



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2005
OF THE CONDITION AND AFFAIRS OF THE
American Concept Insurance Company

NAIC Group Code	0156	0156	NAIC Company Code	31909	Employer's ID Number	46-0322617	
	(Current Period)	(Prior Period)					
Organized under the Laws of	Rhode Island			, State of Domicile or Port of Entry			Rhode Island
Country of Domicile	United States of America						
Incorporated/Organized	08/01/1974			Commenced Business			09/13/1974
Statutory Home Office	88 Boyd Avenue			East Providence, RI 02914			
	(Street and Number)			(City or Town, State and Zip Code)			
Main Administrative Office	88 Boyd Avenue			East Providence, RI 02914		401-453-7000	
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	88 Boyd Avenue			East Providence, RI 02914			
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)			
Primary Location of Books and Records	88 Boyd Avenue			East Providence, RI 02914		401-453-7132	
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)	
Internet Website Address	www.provwash.com						
Statutory Statement Contact	DONALD EDWARD WOELLNER			401-453-7132			
	(Name)			(Area Code) (Telephone Number) (Extension)			
	don.woellner@provwash.com			401-453-7204			
	(E-mail Address)			(Fax Number)			
Policyowner Relations Contact	88 Boyd Avenue			East Providence, RI 02914		401-453-7431	
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number) (Extension)	

OFFICERS

Name	Title	Name	Title
JEFFREY SCOTT MACK	President & CEO	NANCY RODRIGUES RESENDE	Corporate Secretary
DONALD EDWARD WOELLNER	VP, Controller & Asst Treasurer		

OTHER OFFICERS

JOHN HOUSTON BALLARD, III	Executive VP, Claims		
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DIRECTORS OR TRUSTEES

JOHN HOUSTON BALLARD, III	LAURA MARGARET HUGHES	JEFFREY SCOTT MACK	DONALD EDWARD WOELLNER
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State ofRhode Island.....

County ofProvidence..... **SS**

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

JEFFREY SCOTT MACK President & CEO	NANCY RODRIGUES RESENDE Corporate Secretary	DONALD EDWARD WOELLNER VP, Controller & Asst Treasurer
Subscribed and sworn to before me this 17th day of February, 2006		a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number 2. Date filed 3. Number of pages attached
Nancy L. Wass Notary March 13, 2009		



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF Arizona				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	0	0	0	0	0	0	(629)
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0		0	0	0	0	0	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(629)
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

0156		BUSINESS IN THE STATE OF Idaho				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
Fire	0	0		0	0	0	0	0	0	0	0	0	
Allied lines	0	0		0	0	0	0	0	0	0	0	0	
Multiple peril crop													
Federal flood													
Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0	
Homeowners multiple peril	(4,876)	20,175		0	12,518	(6,273)	495	0	(190)	768	(585)	0	
Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0	
Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0	
Mortgage guaranty													
Ocean marine	0	0		0	0	0	0	0	0	0	0	0	
Inland marine	(30)	21		0	0	33	0	0	(5)	0	(4)	0	
Financial guaranty													
Medical malpractice													
Earthquake	0	0		0	0	0	0	0	0	0	0	0	
Group accident and health (b)													
Credit A & H (group and individual)													
Collectively renewable A & H (b)													
Non-cancelable A & H (b)													
Guaranteed renewable A & H (b)													
Non-renewable for stated reasons only (b)													
Other accident only													
All other A & H (b)													
Federal employees health benefits program premium (b)													
Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0	
Other liability	0	0		0	0	(509)	0	0	(40)	0	0	0	
Products liability	0	0		0	0	0	0	0	0	0	0	0	
Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0	
Other private passenger auto liability	6,879	48,615		1,318	97,877	(185,754)	98,553	10,670	(13,239)	23,286	809	(2,553)	
Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0	
Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0	
Private passenger auto physical damage	811	25,794		245	35,169	34,698	0	287	187	0	63	0	
Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0	
Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0	
Fidelity	0	0		0	0	0	0	0	0	0	0	0	
Surety	0	0		0	0	0	0	0	0	0	0	0	
Burglary and theft	0	0		0	0	0	0	0	0	0	0	0	
Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0	
Credit													
Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0	
TOTALS (a)	2,784	94,606	0	1,563	145,564	(157,805)	99,049	10,957	(13,287)	24,054	284	(2,553)	
DETAILS OF WRITE-INS													
Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	
Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0	

(a) Finance and service charges not included in Line 1 to 34 \$ 656 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF Iowa				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
	1 Direct Premiums Written	2 Direct Premiums Earned											
Fire	0	0		0	0	0	0	0	0	0	0	0	
Allied lines	0	0		0	0	0	0	0	0	0	0	0	
Multiple peril crop													
Federal flood													
Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0	
Homeowners multiple peril	0	0		0	0	0	0	0	0	0	0	0	
Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0	
Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0	
Mortgage guaranty													
Ocean marine	0	0		0	0	0	0	0	0	0	0	0	
Inland marine	0	0		0	0	0	0	0	0	0	0	0	
Financial guaranty													
Medical malpractice													
Earthquake	0	0		0	0	0	0	0	0	0	0	0	
Group accident and health (b)													
Credit A & H (group and individual)													
Collectively renewable A & H (b)													
Non-cancelable A & H (b)													
Guaranteed renewable A & H (b)													
Non-renewable for stated reasons only (b)													
Other accident only													
All other A & H (b)													
Federal employees health benefits program premium (b)													
Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0	
Other liability	0	0		0	0	0	0	0	0	0	0	0	
Products liability	0	0		0	0	0	0	0	0	0	0	0	
Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0	
Other private passenger auto liability	0	0		0	0	0	0	0	0	0	0	(81)	
Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0	
Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0	
Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	0	
Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0	
Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0	
Fidelity	0	0		0	0	0	0	0	0	0	0	0	
Surety	0	0		0	0	0	0	0	0	0	0	0	
Burglary and theft	0	0		0	0	0	0	0	0	0	0	0	
Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0	
Credit													
Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0	
TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(81)	
DETAILS OF WRITE-INS													
Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	
Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0		

(a) Finance and service charges not included in Line 1 to 34 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF Nebraska				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	0	0	0	0	0	0	(188)
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0		0	0	0	0	0	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(188)
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20.NE



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF North Dakota				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	34	158	0	79	261	0	180
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	403	403	0	0	0
19.2	Other private passenger auto liability	0	0		0	4,780	41,257	105,854	3,289	1,690	3,197	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	97	97	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	4,877	41,388	106,012	3,693	2,172	3,458	0	180
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2005

NAIC Company Code 31909

Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	0	0	0	0	0	0	(697)
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0		0	0	0	0	0	0	0	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	(697)
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20.OR



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF Rhode Island					DURING THE YEAR 2005				NAIC Company Code 31909		
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	164
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	109
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	0	0	0	0	0	0	3,608
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	452
19.2	Other private passenger auto liability	0	0		0	0	0	0	0	0	0	0	6,453
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	2,537
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	13,323
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0156		BUSINESS IN THE STATE OF South Dakota					DURING THE YEAR 2005				NAIC Company Code 31909		
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	0	0		0	0	0	0	0	0	0	0	0
2.1	Allied lines	0	0		0	0	0	0	0	0	0	0	0
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	0	0		0	0	16	75	0	38	124	0	(373)
5.1	Commercial multiple peril (non-liability portion)	0	0		0	0	0	0	0	0	0	0	0
5.2	Commercial multiple peril (liability portion)	0	0		0	0	0	0	0	0	0	0	0
6.	Mortgage guaranty												
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9.	Inland marine	0	0		0	0	0	0	0	0	0	0	0
10.	Financial guaranty												
11.	Medical malpractice												
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	All other A & H (b)												
15.7	Federal employees health benefits program premium (b)												
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.	Other liability	0	0		0	0	0	0	0	0	0	0	0
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	0	0		0	0	731	3,338	0	(1,918)	1,836	0	0
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0
21.1	Private passenger auto physical damage	0	0		0	0	0	0	0	0	0	0	0
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0
24.	Surety	0	0		0	0	0	0	0	0	0	0	0
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0
28.	Credit												
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
34.	TOTALS (a)	0	0	0	0	0	747	3,414	0	(1,881)	1,961	0	(373)
DETAILS OF WRITE-INS													
3301.													
3302.													
3303.													
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Line 1 to 34 \$ 0 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code		0156		BUSINESS IN THE STATE OF Utah				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees		
		1 Direct Premiums Written	2 Direct Premiums Earned												
1.	Fire	(2,377)	11,998		0	0	0	0	0	0	0	(285)	0		
2.1	Allied lines	(1,803)	7,915		0	3,026	3,026	0	0	0	0	(216)	0		
2.2	Multiple peril crop														
2.3	Federal flood														
3.	Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0		
4.	Homeowners multiple peril	(99,342)	195,309		0	113,098	4,970	15,485	1,687	(866)	7,965	(12,143)	1,412		
5.1	Commercial multiple peril (non-liability portion)	(1,116)	1,579		0	0	0	0	0	0	0	(167)	0		
5.2	Commercial multiple peril (liability portion)	(1,545)	1,644		0	0	0	0	0	0	0	(232)	0		
6.	Mortgage guaranty														
8.	Ocean marine	0	0		0	0	0	0	0	0	0	0	0		
9.	Inland marine	(832)	672		0	4,028	2,952	0	0	(131)	0	(111)	0		
10.	Financial guaranty														
11.	Medical malpractice														
12.	Earthquake	0	0		0	0	0	0	0	0	0	0	0		
13.	Group accident and health (b)														
14.	Credit A & H (group and individual)														
15.1	Collectively renewable A & H (b)														
15.2	Non-cancelable A & H (b)														
15.3	Guaranteed renewable A & H (b)														
15.4	Non-renewable for stated reasons only (b)														
15.5	Other accident only														
15.6	All other A & H (b)														
15.7	Federal employees health benefits program premium (b)														
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Other liability	(629)	2,023		0	21,000	(61,692)	0	0	(5,334)	0	(73)	0		
18.	Products liability	0	0		0	0	0	0	0	0	0	0	0		
19.1	Private passenger auto no-fault (personal injury protection)	(3,056)	7,250		0	(32,654)	(38,649)	6,329	217	275	1,081	(361)	0		
19.2	Other private passenger auto liability	(22,826)	49,131		0	411,560	(378,661)	281,787	38,210	(25,913)	61,722	(2,692)	470		
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0		
19.4	Other commercial auto liability	0	0		0	0	0	0	0	0	0	0	0		
21.1	Private passenger auto physical damage	(14,710)	30,739		0	19,544	19,151	0	453	150	0	(1,736)	470		
21.2	Commercial auto physical damage	0	0		0	0	0	0	0	0	0	0	0		
22.	Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0		
23.	Fidelity	0	0		0	0	0	0	0	0	0	0	0		
24.	Surety	0	0		0	0	0	0	0	0	0	0	0		
26.	Burglary and theft	0	0		0	0	0	0	0	0	0	0	0		
27.	Boiler and machinery	0	0		0	0	0	0	0	0	0	0	0		
28.	Credit														
33.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0		
34.	TOTALS (a)	(148,236)	308,258	0	0	539,603	(448,904)	303,601	40,566	(31,819)	70,768	(18,016)	2,352		
DETAILS OF WRITE-INS															
3301															
3302.															
3303.															
3398.	Summary of remaining write-ins for Line 33 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0		
3399.	Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)	0	0	0	0	0	0	0	0	0	0	0	0		

(a) Finance and service charges not included in Line 1 to 34 \$ 1,192 .
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



3 1 9 0 9 2 0 0 5 4 3 0 5 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

0156		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2005				NAIC Company Code 31909			
Line of Business		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
Fire	(2,377)	11,998	.0	.0	.0	.0	.0	.0	.0	.0	.0	(285)	.164
Allied lines	(1,803)	7,915	.0	.0	3,026	3,026	.0	.0	.0	.0	.0	(216)	.109
Multiple peril crop	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Federal flood	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Farmowners multiple peril	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Homeowners multiple peril	(104,218)	215,484	.0	.0	125,617	(1,253)	16,215	.0	1,687	(940)	9,119	(12,728)	3,313
Commercial multiple peril (non-liability portion)	(1,116)	1,579	.0	.0	.0	.0	.0	.0	.0	.0	.0	(167)	.0
Commercial multiple peril (liability portion)	(1,545)	1,644	.0	.0	.0	.0	.0	.0	.0	.0	.0	(232)	.0
Mortgage guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Ocean marine	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Inland marine	(862)	.693	.0	.0	4,028	2,984	.0	.0	.0	(136)	.0	(115)	.0
Financial guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Medical malpractice	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Earthquake	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Group accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Credit A & H (group and individual)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Collectively renewable A & H (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Non-cancelable A & H (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Guaranteed renewable A & H (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Non-renewable for stated reasons only (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Other accident only	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
All other A & H (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Federal employees health benefits program premium (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Other liability	(629)	2,023	.0	.0	21,000	(62,201)	.0	.0	.0	(5,374)	.0	(73)	.0
Products liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Private passenger auto no-fault (personal injury protection)	(3,056)	7,250	.0	.0	(32,654)	(38,649)	6,329	.0	621	678	1,081	(361)	.452
Other private passenger auto liability	(15,947)	97,746	.0	1,318	514,217	(522,428)	489,532	.0	52,169	(39,381)	90,041	(1,883)	4,289
Commercial auto no-fault (personal injury protection)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Other commercial auto liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Private passenger auto physical damage	(13,899)	56,533	.0	245	54,810	53,945	.0	.0	739	337	.0	(1,673)	3,007
Commercial auto physical damage	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Aircraft (all perils)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Fidelity	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Surety	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Burglary and theft	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Boiler and machinery	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Credit	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
TOTALS (a)	(145,452)	402,864	0	1,563	690,044	(564,575)	512,076	55,215	(44,815)	100,242	(17,732)	11,334	
DETAILS OF WRITE-INS													
Summary of remaining write-ins for Line 33 from overflow page		0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Totals (Lines 3301 thru 3303 plus 3398) (Line 33 above)		0	0	0	0	0	0	0	0	0	0	0	

(a) Finance and service charges not included in Line 1 to 34 \$ 1,848

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

20.GT

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31, prior year.....	0
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	0
2.2 Totals, Part 3, Column 7	0
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances, Column 7, and net of credit to permanent improvements (Column 9)	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14.....	0
4.2 Totals, Part 3, Column 9	0
5. Total profit (loss) on sales, Part 3, Column 14	0
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12.....	0
6.2 Totals, Part 3, Column 8	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	0
8. Book/adjusted carrying value at end of current period	0
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	0
11. Total nonadmitted amounts	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets column)	0

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31, prior year	0
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets column).....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Long-Term Invested Assets

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	0
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	0
3. Accrual of discount	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	0
6. Amounts paid on account or in full during the year	
7. Amortization of premium	
8. Increase (decrease) by foreign exchange adjustment	
9. Book/adjusted carrying value of long-term invested assets at end of current period	0
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	0
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3).....	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	370,358	3,024,013	159,574	94,520	11,383	3,659,848	38.2	5,407,069	46.9	3,659,849	
1.2 Class 2						0	0.0	0	0.0		
1.3 Class 3						0	0.0	0	0.0		
1.4 Class 4						0	0.0	0	0.0		
1.5 Class 5						0	0.0	0	0.0		
1.6 Class 6						0	0.0	0	0.0		
1.7 Totals	370,358	3,024,013	159,574	94,520	11,383	3,659,848	38.2	5,407,069	46.9	3,659,849	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1						0	0.0	0	0.0		
2.2 Class 2						0	0.0	0	0.0		
2.3 Class 3						0	0.0	0	0.0		
2.4 Class 4						0	0.0	0	0.0		
2.5 Class 5						0	0.0	0	0.0		
2.6 Class 6						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1						0	0.0	0	0.0		
3.2 Class 2						0	0.0	0	0.0		
3.3 Class 3						0	0.0	0	0.0		
3.4 Class 4						0	0.0	0	0.0		
3.5 Class 5						0	0.0	0	0.0		
3.6 Class 6						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1						0	0.0	0	0.0		
4.2 Class 2						0	0.0	0	0.0		
4.3 Class 3						0	0.0	0	0.0		
4.4 Class 4						0	0.0	0	0.0		
4.5 Class 5						0	0.0	0	0.0		
4.6 Class 6						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	6,262	11,110				17,372	0.2	247,072	2.1	17,372	
5.2 Class 2						0	0.0	0	0.0		
5.3 Class 3						0	0.0	0	0.0		
5.4 Class 4						0	0.0	0	0.0		
5.5 Class 5						0	0.0	0	0.0		
5.6 Class 6						0	0.0	0	0.0		
5.7 Totals	6,262	11,110	0	0	0	17,372	0.2	247,072	2.1	17,372	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1 .....						.0	.0.0	.0	.0.0		
6.2 Class 2 .....						.0	.0.0	.0	.0.0		
6.3 Class 3 .....						.0	.0.0	.0	.0.0		
6.4 Class 4 .....						.0	.0.0	.0	.0.0		
6.5 Class 5 .....						.0	.0.0	.0	.0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	2,792,910	2,358,625	761,399			5,912,934	61.7	5,878,424	51.0	5,912,933	
7.2 Class 2 .....						.0	0.0	.0	0.0		
7.3 Class 3 .....						.0	0.0	.0	0.0		
7.4 Class 4 .....						.0	0.0	.0	0.0		
7.5 Class 5 .....						.0	0.0	.0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	2,792,910	2,358,625	761,399	0	0	5,912,934	61.7	5,878,424	51.0	5,912,933	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1 .....						.0	0.0	.0	0.0		
8.2 Class 2 .....						.0	0.0	.0	0.0		
8.3 Class 3 .....						.0	0.0	.0	0.0		
8.4 Class 4 .....						.0	0.0	.0	0.0		
8.5 Class 5 .....						.0	0.0	.0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1 .....						.0	0.0	.0	0.0		
9.2 Class 2 .....						.0	0.0	.0	0.0		
9.3 Class 3 .....						.0	0.0	.0	0.0		
9.4 Class 4 .....						.0	0.0	.0	0.0		
9.5 Class 5 .....						.0	0.0	.0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	3,169,530	5,393,748	920,973	94,520	11,383	9,590,154	100.0	XXX	XXX	9,590,154	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.7 Totals	3,169,530	5,393,748	920,973	94,520	11,383	(b) 9,590,154	100.0	XXX	XXX	9,590,154	.0
10.8 Line 10.7 as a % of Col. 6	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	2,058,099	7,977,647	1,020,983	160,827	315,007	XXX	XXX	11,532,564	100.0	11,532,564	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.7 Totals	2,058,099	7,977,647	1,020,983	160,827	315,007	XXX	XXX	(b) 11,532,564	100.0	11,532,564	.0
11.8 Line 11.7 as a % of Col. 8	17.8	69.2	8.9	1.4	2.7	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	3,169,530	5,393,748	920,973	94,520	11,383	9,590,154	100.0	11,532,564	100.0	9,590,154	XXX
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	3,169,530	5,393,748	920,973	94,520	11,383	9,590,154	100.0	11,532,564	100.0	9,590,154	XXX
12.8 Line 12.7 as a % of Col. 6	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1						.0	0.0	.0	0.0	XXX	.0
13.2 Class 2						.0	0.0	.0	0.0	XXX	.0
13.3 Class 3						.0	0.0	.0	0.0	XXX	.0
13.4 Class 4						.0	0.0	.0	0.0	XXX	.0
13.5 Class 5						.0	0.0	.0	0.0	XXX	.0
13.6 Class 6						0	0.0	0	0.0	XXX	0
13.7 Totals	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. The letter “Z” means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. “Z*” means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. “5*” means the NAIC designation was assigned by the SVO in reliance on the insurer’s certification that the issuer is current in all principal and interest payments. “6*” means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	249,987	2,746,784				2,996,771	31.2	4,497,279	39.0	2,996,771	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	120,372	277,228	159,574	94,520	11,383	663,077	6.9	909,790	7.9	663,078	
1.7 Totals	370,359	3,024,012	159,574	94,520	11,383	3,659,848	38.2	5,407,069	46.9	3,659,849	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
2.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined .....						.0	.0.0	.0	.0.0		
2.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
2.5 Defined .....						.0	.0.0	.0	.0.0		
2.6 Other						0	0.0	0	0.0		
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
3. States, Territories, and Possessions Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined .....						.0	.0.0	.0	.0.0		
3.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
3.5 Defined .....						.0	.0.0	.0	.0.0		
3.6 Other						0	0.0	0	0.0		
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities .....						.0	.0.0	.0	.0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined .....						.0	.0.0	.0	.0.0		
4.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
4.5 Defined .....						.0	.0.0	.0	.0.0		
4.6 Other						0	0.0	0	0.0		
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations .....						.0	.0.0	.0	.0.0		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	6,262	11,110				17,372	.0.2	247,072	2.1	17,372	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined .....						.0	.0.0	.0	.0.0		
5.4 Other .....						.0	.0.0	.0	.0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES											
5.5 Defined .....						.0	.0.0	.0	.0.0		
5.6 Other						0	0.0	0	0.0		
5.7 Totals	6,262	11,110	0	0	0	17,372	0.2	247,072	2.1	17,372	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations						0	0.0	0	0.0		
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,914,380	1,614,488				3,528,868	36.8	3,182,555	27.6	3,528,867	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined	15,592		756,649			772,241	8.1	883,388	7.6	772,241	
7.6 Other	862,938	744,137	4,750			1,611,825	16.8	1,812,481	15.7	1,611,825	
7.7 Totals	2,792,910	2,358,625	761,399	0	0	5,912,934	61.7	5,878,424	50.9	5,912,933	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	2,164,367	4,361,272	.0	.0	.0	6,525,639	.68.0	XXX	XXX	6,525,638	.0
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	126,634	288,338	159,574	94,520	11,383	.680,449	.7.1	XXX	XXX	.680,450	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	.0	.0	.0	.0	.0	.0	.0.0	XXX	XXX	.0	.0
10.4 Other	.0	.0	.0	.0	.0	.0	.0.0	XXX	XXX	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	15,592	.0	756,649	.0	.0	.772,241	.8.1	XXX	XXX	.772,241	.0
10.6 Other	862,938	744,137	4,750	0	0	1,611,825	16.8	XXX	XXX	1,611,825	0
10.7 Totals	3,169,531	5,393,747	.920,973	.94,520	.11,383	.9,590,154	.100.0	XXX	XXX	.9,590,154	.0
10.8 Line 10.7 as a % of Col. 6	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	1,750,577	5,659,093	.0	.0	270,164	XXX	XXX	.7,679,834	.66.6	.7,679,834	.0
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	191,732	498,648	260,812	160,827	44,843	XXX	XXX	.1,156,862	.10.0	.1,156,862	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	.0	.0	.0	.0	.0	XXX	XXX	.0	.0.0	.0	.0
11.4 Other	.0	.0	.0	.0	.0	XXX	XXX	.0	.0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined	89,180	36,688	.757,520	.0	.0	XXX	XXX	.883,388	.7.6	.883,388	.0
11.6 Other	26,612	1,783,218	2,651	0	0	XXX	XXX	1,812,481	15.7	1,812,481	0
11.7 Totals	2,058,101	7,977,647	.1,020,983	.160,827	.315,007	XXX	XXX	.11,532,564	.100.0	.11,532,564	.0
11.8 Line 11.7 as a % of Col. 8	17.8	69.2	8.9	1.4	2.7	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	2,164,367	4,361,272				6,525,639	.68.0	.7,679,834	.66.6	6,525,639	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	126,633	288,339	159,574	94,520	11,383	.680,449	.7.1	.1,156,862	.10.0	.680,449	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined						.0	.0.0	.0	.0.0	.0	XXX
12.4 Other						.0	.0.0	.0	.0.0	.0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined	15,592		756,649			.772,241	.8.1	.883,388	.7.6	.772,241	XXX
12.6 Other	862,938	744,137	4,750			1,611,825	16.8	1,812,481	15.7	1,611,825	XXX
12.7 Totals	3,169,530	5,393,748	.920,973	.94,520	.11,383	.9,590,154	.100.0	.11,532,564	.100.0	.9,590,154	XXX
12.8 Line 12.7 as a % of Col. 6	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	33.0	56.2	9.6	1.0	0.1	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations						.0	.0.0	.0	.0.0	XXX	.0
13.2 Single Class Mortgage-Backed/Asset-Backed Securities						.0	.0.0	.0	.0.0	XXX	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined						.0	.0.0	.0	.0.0	XXX	.0
13.4 Other						.0	.0.0	.0	.0.0	XXX	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						.0	.0.0	.0	.0.0	XXX	.0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals						.0	.0.0	.0	.0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6	0.0	.0.0	.0.0	.0.0	.0.0	.0.0	XXX	XXX	XXX	XXX	.0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	248,021	248,021	0	0	0
2. Cost of short-term investments acquired	1,614,754	1,614,754			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	1,797,520	1,797,520			
7. Book/adjusted carrying value, current year	65,255	65,255	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	65,255	65,255	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	65,255	65,255	0	0	0
12. Income collected during year	4,995	4,995			
13. Income earned during year	4,876	4,876			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
NONE					

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1.				Yes [] No []
2.				Yes [] No []
3.				Yes [] No []
4.				Yes [] No []
5.				Yes [] No []

Schedule F - Part 4

NONE

Schedule F - Part 5

NONE

Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10)	9,559,967		9,559,967
2. Premiums and considerations (Line 13)	58,312		58,312
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1).....	.0		.0
4. Funds held by or deposited with reinsured companies (Line 14.2).....	.0		.0
5. Other assets	48,304		48,304
6. Net amount recoverable from reinsurers		665,000	665,000
7. Totals (Line 26)	9,666,583	665,000	10,331,583
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	5,894,785	663,000	6,557,785
9. Taxes, expenses, and other obligations (Lines 4 through 8)	412,327		412,327
10. Unearned premiums (Line 9)	71,638	2,000	73,638
11. Advance Premiums (Line 10) .....	.0		.0
12. Dividends declared and unpaid (Line 11.1 and 11.2) .....	.0		.0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	.0		.0
14. Funds held by company under reinsurance treaties (Line 13) .....	.0		.0
15. Amounts withheld or retained by company for account of others (Line 14) .....	.0		.0
16. Provision for reinsurance (Line 16) .....	.0		.0
17. Other liabilities (Lines 15 and 17 through 23)	495,288		495,288
18. Total liabilities excluding protected cell business (Line 26 minus Line 25)	6,864,037	665,000	7,529,037
19. Surplus as regards policyholders (Line 35)	2,802,544	X X X	2,802,544
20. Totals (Line 36)	9,666,582	665,000	10,331,582

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [☒] No [☐]

If yes, give full explanation:
AMERICAN CONCEPT INSURANCE COMPANY HAS A 3% PARTICIPATION IN A POOLING ARRANGEMENT WITH AFFILIATED COMPANIES

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	14	7	0	3	0	0	0	5	XXX	
2. 1996	416	204	212	205	62	28	6	14	0	3	178	92	
3. 1997	489	236	254	208	80	17	6	13	0	2	153	80	
4. 1998	539	108	430	209	10	8	2	36	0	2	243	55	
5. 1999	572	49	523	230	2	9	1	43	0	3	278	58	
6. 2000	622	55	568	305	0	14	0	46	0	3	365	65	
7. 2001	653	80	573	346	11	12	1	49	0	34	395	65	
8. 2002	650	195	455	318	78	9	10	52	0	7	292	55	
9. 2003	653	211	442	365	85	9	10	49	0	4	328	50	
10. 2004	655	92	563	302	0	3	0	52	0	4	357	46	
11. 2005	294	47	247	100	0	1	0	19	0	1	120	13	
12. Totals	XXX	XXX	XXX	2,602	335	111	38	372	0	63	2,713	XXX	

Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20					
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	0	2	0	0	0	0	0	0	0	0	(2)	0
2.	0	1	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0
4.	18	0	0	0	0	0	0	0	0	0	18	0
5.	0	0	0	0	0	0	1	0	0	0	1	0
6.	5	0	1	1	0	0	2	0	0	0	1	6
7.	3	0	1	1	0	0	2	0	0	0	3	5
8.	45	0	1	1	0	0	4	0	1	0	2	50
9.	21	3	12	2	0	0	6	0	1	0	3	35
10.	27	0	26	2	0	0	9	0	1	0	3	60
11.	31	0	28	4	0	0	2	0	2	0	7	59
12.	150	5	69	10	0	0	27	3	5	0	19	231

	Total			Loss and Loss Expense Percentage			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet	
	Losses and Loss Expenses Incurred			(Incurred/Premiums Earned)						Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(2)	0
2	247	89	178	59.4	33.7	84.1	0	0	3.0	0	0
3	239	86	153	48.8	36.5	60.3	0	0	3.0	0	0
4	272	11	261	50.6	10.6	60.6	0	0	3.0	18	0
5	283	4	279	49.4	7.2	53.4	0	0	3.0	0	1
6	371	1	370	59.7	1.6	65.3	0	0	3.0	5	1
7	413	13	401	63.3	15.8	69.9	0	0	3.0	3	2
8	430	89	341	66.1	45.5	75.0	0	0	3.0	46	4
9	463	100	363	70.9	47.4	82.1	0	0	3.0	29	6
10	420	3	418	64.1	3.0	74.2	0	0	3.0	50	10
11	183	4	179	62.3	9.0	72.4	0	0	3.0	54	4
12	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	203	28

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported - Direct and Assumed	
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)			
1. Prior	.XXX	.XXX	.XXX	.0	(1)	.0	.0	.0	.0	.1	.1	.XXX	
2. 1996	.554	.19	.534	.326	.0	.31	.0	.30	.0	.23	.386	.99	
3. 1997	.594	.13	.582	.403	.1	.46	.0	.33	.0	.33	.481	.88	
4. 1998	.553	.1	.551	.345	.24	.29	.5	.40	.0	.16	.366	.74	
5. 1999	.568	.29	.539	.407	.5	.33	.3	.42	.0	.20	.474	.84	
6. 2000	.567	.18	.549	.465	.0	.33	.0	.42	.0	.23	.540	.90	
7. 2001	.566	.26	.540	.433	.9	.35	.0	.38	.0	.15	.498	.82	
8. 2002	.507	.83	.424	.356	.48	.25	.7	.37	.0	.8	.364	.63	
9. 2003	.477	.61	.416	.305	.30	.17	.4	.38	.0	.5	.327	.43	
10. 2004	.377	.14	.363	.136	.0	.4	.0	.27	.0	.2	.167	.29	
11. 2005	.92	.0	.93	.24	.0	.1	.0	.4	.0	.0	.29	.6	
12. Totals	.XXX	.XXX	.XXX	3,200	115	253	19	332	0	146	3,652	.XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
1.	.0	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	(1)	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.2	.0	.0	.0	.0	.1	.1	.0	.0	.0	(2)	.0
4.	.1	.0	.0	.0	.0	.0	.1	.0	.1	.0	.1	.3	.0
5.	.1	.0	.1	.0	.0	.0	.2	.0	.1	.0	.2	.4	.0
6.	.4	.0	.6	.3	.0	.0	.3	.1	.1	.0	.1	.11	.0
7.	.24	.0	.11	.4	.0	.0	.6	.1	.3	.0	.2	.39	.1
8.	.36	.0	.18	.6	.0	.0	.9	.1	.5	.0	.2	.60	.1
9.	.33	.0	.26	.9	.0	.0	.14	.1	.6	.0	.4	.70	.1
10.	.38	.0	.31	.9	.0	.0	.12	.1	.7	.0	.5	.78	.2
11.	.22	0	.24	4	0	0	.7	0	5	0	4	.55	.1
12.	159	4	118	35	0	0	55	5	29	0	21	316	7

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1)	0
2	.367	.0	.366	.69.9	2.5	.72.3	0	0	100.0	0	0
3	.483	.4	.479	.81.3	.33.1	.82.3	0	0	100.0	(2)	0
4	.417	.28	.388	.75.5	2.619.2	.70.4	0	0	100.0	.1	.2
5	.486	.8	.478	.85.6	.28.3	.88.6	0	0	100.0	.2	.2
6	.554	.3	.550	.97.7	.18.7	.100.2	0	0	100.0	.7	.4
7	.551	.13	.537	.97.2	.52.0	.99.4	0	0	100.0	.31	.9
8	.486	.61	.424	.95.7	.73.6	.100.0	0	0	100.0	.48	.13
9	.442	.44	.397	.92.6	.72.8	.95.5	0	0	100.0	.51	.19
10	.255	.10	.245	.67.7	.69.1	.67.6	0	0	100.0	.60	.18
11	.87	.4	.83	.94.4	(1,154.7)	.89.8	0	0	100.0	.43	.12
12	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	239	.78

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11		
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed		
1. Prior	XXX	XXX	XXX	.4	(1)	.2	.0	.0	.0	.0	.7	XXX	
2. 1996	1,792	674	1,118	1,541	650	228	.80	86	.0	.27	1,125	198	
3. 1997	1,470	414	1,055	1,476	560	217	.76	92	.0	.25	1,149	185	
4. 1998	1,197	198	.999	1,256	375	158	.42	95	.0	.15	1,091	114	
5. 1999	1,167	104	1,062	795	85	104	.9	79	.0	.10	903	102	
6. 2000	1,596	.80	1,516	1,445	195	143	.23	98	.0	.22	1,467	132	
7. 2001	1,893	100	1,793	1,274	139	122	.8	108	.0	.15	1,357	131	
8. 2002	1,837	118	1,719	733	14	69	(1)	92	.0	.9	880	96	
9. 2003	1,345	118	1,227	583	98	30	.2	69	.0	.5	582	62	
10. 2004	1,089	102	.987	239	30	13	.1	58	.0	.2	280	36	
11. 2005	202	22	180	45	14	3	.0	14	.0	.0	48	8	
12. Totals	XXX	XXX	XXX	9,390	2,140	1,090	240	769	0	132	8,888	XXX	

Losses Unpaid						Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21		22		Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20	21	22					
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	.32	.26	.0	(.3)	.0	.0	.9	(.2)	.1	.0	.0	.21	.0	
2.	.5	.3	.0	(.1)	.0	.0	.0	.1	.1	.0	.0	.4	.0	
3.	.27	.28	.0	.0	.0	.0	.1	.3	.2	.0	.1	(.2)	.0	
4.	.5	.0	.3	.2	.0	.0	.3	.0	.1	.0	.2	.9	.0	
5.	.36	.7	.3	.1	.0	.0	.8	.1	.2	.0	.4	.39	.0	
6.	.49	.4	.37	.25	.0	.0	.20	.3	.6	.0	.8	.79	.1	
7.	.99	.35	.78	.41	.0	.0	.36	.5	.13	.0	.9	144	.1	
8.	.218	.22	.85	.45	.0	.0	.50	.6	.23	.0	.7	.303	.2	
9.	.204	.23	.104	.67	.0	.0	.48	.9	.28	.0	.7	.295	.3	
10.	.187	.16	.242	.57	.0	.0	.50	.6	.35	.0	.6	.435	.3	
11.	.62	10	61	21	.0	0	10	1	23	0	4	123	2	
12.	923	174	615	258	0	0	234	34	135	1	48	1,439	12	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	12
2	1,861	733	1,128	103.9	108.7	101.0	0	0	100.0	.3	.1
3	1,815	668	1,147	123.5	161.3	108.6	0	0	100.0	(2)	.0
4	1,520	420	1,100	127.0	212.5	110.1	0	0	100.0	.6	.3
5	1,026	.84	.942	88.0	80.5	88.7	0	0	100.0	.30	.9
6	1,797	251	1,546	112.6	312.4	102.0	0	0	100.0	.57	.22
7	1,730	229	1,501	91.4	228.5	83.7	0	0	100.0	100	.44
8	1,270	.87	1,183	69.1	73.7	68.8	0	0	100.0	237	.86
9	1,066	199	.867	79.2	169.1	70.6	0	0	100.0	218	.67
10	.824	110	.714	75.7	108.2	72.4	0	0	100.0	356	.78
11	.218	47	171	107.9	211.0	95.0	0	0	100.0	92	.31
12	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,105	333

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									10	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments							
				4	5	6	7	8	9						
Direct and Assumed	Were Incurred	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed			
1. Prior	XXX	XXX	XXX	297	536	5	2	0	0	10	(235)	XXX			
2. 1996	760	235	525	338	118	36	11	24	0	18	269	52			
3. 1997	432	100	332	290	118	31	10	22	0	1	214	43			
4. 1998	389	61	329	193	26	24	3	25	0	9	214	37			
5. 1999	356	20	336	230	0	30	0	24	0	6	284	35			
6. 2000	409	17	392	325	0	39	0	29	0	16	383	43			
7. 2001	639	37	602	574	124	52	6	33	0	11	530	47			
8. 2002	653	160	493	292	55	31	8	38	0	3	298	43			
9. 2003	328	133	196	110	40	10	5	25	0	2	301	18			
10. 2004	191	33	159	54	0	5	0	17	0	0	77	10			
11. 2005	24	7	17	5	0	1	0	3	0	0	8	2			
12. Totals	XXX	XXX	XXX	2,708	1,017	266	44	241	0	77	2,153	XXX			

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	753	280	347	92	0	0	15	11	1	0	19	734	0
2.	16	11	23	22	0	0	2	2	2	0	1	9	0
3.	17	11	19	14	0	0	2	1	2	0	1	13	0
4.	37	28	23	17	0	0	3	2	1	0	0	18	0
5.	18	0	27	16	0	0	4	1	2	0	1	35	0
6.	49	10	42	23	0	0	6	1	3	0	4	67	0
7.	172	122	88	39	0	0	11	1	7	0	4	114	1
8.	57	0	92	49	0	0	12	2	10	0	5	120	1
9.	46	0	49	22	0	0	8	1	7	0	5	86	1
10.	33	0	45	20	0	0	8	1	5	0	4	71	1
11.	2	0	13	3	0	0	2	0	1	0	2	15	0
12.	1,201	462	767	316	0	0	74	22	41	0	46	1,283	6

	Total			Loss and Loss Expense Percentage					34 Inter- Company Pooling Participation Percentage	Net Balance Sheet	
	Losses and Loss Expenses Incurred			(Incurred/Premiums Earned)			Nontabular Discount			Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	728	6
2	441	164	277	58.1	69.8	52.8	0	0	100.0	7	2
3	383	155	228	88.7	155.6	68.6	0	0	100.0	11	2
4	307	75	232	78.8	123.2	70.6	0	0	100.0	15	3
5	336	16	319	94.3	80.5	95.1	0	0	100.0	30	5
6	494	34	460	120.8	201.0	117.4	0	0	100.0	58	9
7	936	292	644	146.6	793.5	107.0	0	0	100.0	96	17
8	532	113	419	81.5	71.1	84.8	0	0	100.0	100	21
9	255	69	187	77.8	51.8	95.4	0	0	100.0	72	14
10	169	20	148	88.1	62.2	93.4	0	0	100.0	58	13
11	25	3	23	105.3	40.4	131.2	0	0	100.0	12	2
12	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,189	84

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL
(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									10	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments							
				4	5	6	7	8	9						
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed				
1. Prior	XXX	XXX	XXX	51	13	16	5	1	0	0	50	XXX			
2. 1996	1,348	398	950	604	157	132	16	56	0	13	619	96			
3. 1997	1,447	391	1,056	822	243	164	25	66	0	16	783	77			
4. 1998	1,284	199	1,085	643	125	103	8	89	0	17	702	60			
5. 1999	1,157	109	1,048	776	125	151	11	96	0	22	887	65			
6. 2000	1,309	93	1,215	791	95	144	17	117	0	15	941	73			
7. 2001	1,705	152	1,552	1,011	279	113	7	129	0	15	967	85			
8. 2002	1,820	443	1,377	709	304	87	25	143	0	19	611	67			
9. 2003	1,447	402	1,045	404	158	39	21	128	0	12	363	42			
10. 2004	1,134	89	1,045	196	1	20	0	102	0	8	317	30			
11. 2005	163	19	144	38	0	1	0	12	0	0	50	4			
12. Totals	XXX	XXX	XXX	6,045	1,499	969	134	939	0	136	6,320	XXX			

Losses Unpaid						Defense and Cost Containment Unpaid						Adjusting and Other Unpaid		23	24	25
Case Basis			Bulk + IBNR			Case Basis			Bulk + IBNR			21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14		15	16		17	18		19	20						
Direct and Assumed	Ceded		Direct and Assumed	Ceded		Direct and Assumed	Ceded		Direct and Assumed	Ceded		Direct and Assumed	Ceded			
1.	117	55	194	85	0	0	81	49	2	0		15	205	0		
2.	11	5	15	9	0	0	8	5	3	0		2	17	0		
3.	6	14	19	13	0	0	12	9	2	0		3	4	0		
4.	46	9	18	10	0	0	12	4	3	0		3	56	0		
5.	26	0	29	13	0	0	23	5	7	0		1	68	1		
6.	71	9	57	25	0	0	45	11	8	0		3	136	1		
7.	175	70	87	44	0	0	58	11	21	0		8	215	2		
8.	263	2	116	61	0	0	112	15	39	1		17	451	3		
9.	120	0	170	75	0	0	123	10	33	1		19	361	3		
10.	186	4	180	39	0	0	107	5	40	1		23	464	4		
11.	24	0	48	18	0	0	17	3	11	0		9	80	1		
12.	1,046	169	933	393	0	0	599	126	169	3		102	2,656	15		

Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
26	27	28	29	30	31	32	33		35	36
Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	171	34
2. 829	193	636	61.5	48.4	67.0	0	0	100.0	11	5
3. 1,091	304	787	75.4	77.8	74.5	0	0	100.0	(2)	6
4. 914	156	758	71.2	78.5	69.9	0	0	100.0	44	12
5. 1,109	154	954	95.8	141.5	91.1	0	0	100.0	42	26
6. 1,233	156	1,077	94.2	167.6	88.6	0	0	100.0	94	41
7. 1,593	412	1,181	93.5	270.1	76.1	0	0	100.0	146	67
8. 1,469	407	1,062	80.7	91.9	77.1	0	0	100.0	317	134
9. 1,019	264	755	70.4	65.7	72.2	0	0	100.0	215	146
10. 830	50	781	73.3	56.0	74.7	0	0	100.0	323	142
11. 151	21	130	92.6	111.2	90.1	0	0	100.0	54	26
12. XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,417	640

Schedule P - Part 1F - Medical Mal Occur

NONE

Schedule P - Part 1F - Medical Mal Claim

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11		
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				
Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed											
1. Prior	XXX	XXX	XXX	2	0	0	0	0	0	0	0	2	XXX
2. 1996	360	150	210	220	112	19	7	12	0	0	0	132	XXX
3. 1997	345	151	195	172	63	17	6	10	0	0	0	129	XXX
4. 1998	229	99	130	84	33	10	2	9	0	0	0	68	XXX
5. 1999	115	44	71	31	4	5	1	3	0	0	0	33	XXX
6. 2000	43	8	35	11	0	1	0	0	0	0	0	12	XXX
7. 2001	41	7	34	9	0	1	0	0	0	0	0	10	XXX
8. 2002	43	12	31	7	2	1	0	0	0	0	0	6	XXX
9. 2003	17	4	14	0	2	0	0	0	0	0	0	(2)	XXX
10. 2004	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2005	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	536	218	54	16	34	0	0	0	300	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	1	0	0	0	0	0	0	0	0	0	(1)	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	1	0	0	0	0	0	0	0	0	0	(1)	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	1	0	0	0	0	0	0	0	0	0	0	1	0
8.	0	0	0	0	0	0	0	0	0	0	0	1	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	1	2	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		24	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1)	0
2.	251	120	131	69.8	79.9	62.6	0	0	100.0	0	0
3.	198	70	129	57.4	46.3	65.9	0	0	100.0	(1)	0
4.	103	35	68	45.0	35.4	52.3	0	0	100.0	0	0
5.	39	5	34	33.5	11.3	47.2	0	0	100.0	0	0
6.	12	0	12	28.7	1.0	35.0	0	0	100.0	0	0
7.	11	0	10	26.5	6.7	30.8	0	0	100.0	1	0
8.	9	2	7	20.6	19.4	21.4	0	0	100.0	1	0
9.	1	2	(2)	4.8	62.2	(11.2)	0	0	100.0	0	0
10.	0	0	0	(50.0)	0.0	(50.0)	0	0	100.0	0	0
11.	0	0	0	(430.8)	0.0	(430.8)	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments (\$500 Omitted)									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11		
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed		
1. Prior	XXX	XXX		16	13	18	17	1	0	0	4	XXX	
2. 1996	268	166	103	77	35	23	6	10	0	0	70	5	
3. 1997	201	124	77	130	104	17	3	13	0	0	54	4	
4. 1998	153	109	44	59	16	13	2	8	0	0	62	3	
5. 1999	120	80	40	139	89	11	1	9	0	0	69	2	
6. 2000	148	105	43	152	131	6	0	11	0	1	38	2	
7. 2001	244	168	76	50	30	11	1	11	0	0	41	2	
8. 2002	308	248	60	18	16	1	1	9	0	0	12	2	
9. 2003	375	326	49	21	17	2	1	9	0	0	14	3	
10. 2004	296	242	54	9	4	0	0	8	0	0	13	2	
11. 2005	27	20	7	0	0	0	0	1	0	0	1	0	
12. Totals	XXX	XXX	XXX	672	456	104	32	91	0	1	379	XXX	

Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25	
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed	
13	14	15	16	17	18	19	20						
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				
1.	116	56	159	117	0	0	85	72	1	0	0	117	0
2.	0	1	3	3	0	0	2	1	0	0	0	(1)	0
3.	0	1	8	8	0	0	2	1	0	0	0	0	0
4.	0	0	9	8	0	0	2	1	0	0	0	1	0
5.	0	0	15	14	0	0	2	1	0	0	1	4	0
6.	36	14	21	18	0	0	3	1	3	0	1	29	0
7.	9	0	30	28	0	0	4	1	3	0	1	17	0
8.	26	21	39	35	0	0	4	2	4	0	3	14	0
9.	46	35	67	54	0	0	8	4	10	1	4	38	1
10.	15	5	71	51	0	0	9	3	5	0	5	39	0
11.	0	0	61	58	0	0	4	3	0	0	3	3	0
12.	248	133	483	395	0	0	124	90	25	2	16	261	2

	Total			Loss and Loss Expense Percentage					34	Net Balance Sheet		
	Losses and Loss Expenses Incurred			(Incurred/Premiums Earned)			Nontabular Discount			Reserves After Discount		
	26	27	28	29	30	31	32	33		35	36	
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Participation Percentage	Losses Unpaid		Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	103	14	
2.	115	46	70	42.9	27.5	67.6	0	0	100.0	(1)	0	
3.	172	118	54	85.4	94.9	70.0	0	0	100.0	(1)	1	
4.	91	27	63	59.2	24.9	143.9	0	0	100.0	0	1	
5.	177	105	72	147.5	131.5	178.8	0	0	100.0	2	2	
6.	232	165	67	156.2	157.0	154.3	0	0	100.0	25	4	
7.	118	60	58	48.2	35.7	75.8	0	0	100.0	11	6	
8.	102	76	26	33.2	30.6	43.8	0	0	100.0	9	5	
9.	163	112	52	43.6	34.3	105.1	0	0	100.0	24	13	
10.	117	64	53	39.5	26.5	98.2	0	0	100.0	29	10	
11.	65	62	4	238.3	309.4	48.8	0	0	100.0	2	0	
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	294	57	

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			(2000) Claims and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	
2. 1996	0	0	0	2	0	0	0	0	0	0	0	2	0
3. 1997	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2000	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2001	2	0	2	0	0	0	0	0	0	0	0	0	0
8. 2002	2	0	2	0	0	0	0	0	0	0	0	0	0
9. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
11. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	2	0	0	0	0	0	0	0	1	XXX

Losses Unpaid						Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed		
13	14	15	16	17	18	19	20							
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	1	1	0	0	0	0	0	0	0	0	0	0		
2.	0	0	0	0	0	0	0	0	0	0	0	0		
3.	0	0	0	0	0	0	0	0	0	0	0	0		
4.	0	0	0	0	0	0	0	0	0	0	0	0		
5.	0	0	0	0	0	0	0	0	0	0	0	0		
6.	0	0	0	0	0	0	0	0	0	0	0	0		
7.	0	0	0	0	0	0	0	0	0	0	0	0		
8.	0	0	0	0	0	0	0	0	0	0	0	0		
9.	0	0	0	0	0	0	0	0	0	0	0	0		
10.	0	0	0	0	0	0	0	0	0	0	0	0		
11.	0	0	0	0	0	0	0	0	0	0	0	0		
12.	1	1	0	0	0	0	0	0	0	0	0	0		

	Total			Loss and Loss Expense Percentage					Nontabular Discount		34		Net Balance Sheet	
	Losses and Loss Expenses Incurred			(Incurred/Premiums Earned)							Inter-		Reserves After Discount	
	26	27	28		29	30	31		32	33		34	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net		Loss	Loss Expense		Participation Percentage	Losses Unpaid	Loss Expenses Unpaid	
1	XXX	XXX	XXX	XXX	XXX	XXX		0	0		XXX	0	0	
2	2	0	2	0.0	0.0	0.0		0	0		0.0	0	0	
3	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
4	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
5	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
6	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
7	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
8	0	0	0	0.0	126.3	(0.8)		0	0		0.0	0	0	
9	0	0	0	0.0	123.9	(107.3)		0	0		0.0	0	0	
10	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
11	0	0	0	0.0	0.0	0.0		0	0		0.0	0	0	
12	XXX	XXX	XXX	XXX	XXX	XXX		0	0		XXX	0	0	

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			(\$000 Omitted)									12
	1	2	3	Loss and Loss Expense Payments						10	11		
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed		
1. Prior	XXX	XXX	XXX	8	0	1	0	1	0	0	9	XXX	
2. 2004	81	10	71	24	0	1	0	11	0	1	36	XXX	
3. 2005	29	4	26	5	0	0	0	2	0	0	7	XXX	
4. Totals	XXX	XXX	XXX	36	0	2	0	13	0	1	51	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	11	2	1	0	0	0	0	0	0	0	3	11	0
2.	2	0	0	0	0	0	0	0	0	0	1	2	0
3.	3	0	0	0	0	0	0	0	3	0	1	6	0
4.	16	2	1	0	0	0	1	0	3	0	5	19	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10	0
2.	38	0	38	46.9	0.0	53.8	0	0	100.0	2	1
3.	13	0	13	42.9	0.0	48.9	0	0	100.0	3	3
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15	4

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments (\$000 Omitted)									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11		
				4	5	6	7	8	9				
Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed											
1. Prior	XXX	XXX	XXX	(2)	(9)	1	0	0	0	5	8	XXX	
2. 2004	519	43	476	188	20	2	1	43	0	37	212	77	
3. 2005	105	10	95	40	9	0	0	17	0	4	48	17	
4. Totals	XXX	XXX	XXX	226	20	3	1	60	0	46	269	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	(4)	0	0	0	1	0	1	0	8	(2)	0
2.	1	0	(3)	0	0	0	1	0	1	0	4	0	0
3.	2	1	5	0	0	0	1	0	2	0	4	9	0
4.	3	1	(2)	0	0	0	3	0	4	0	16	8	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		24 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(4)	2
2.	233	21	213	45.0	49.3	44.6	0	0	100.0	(2)	2
3.	68	10	58	64.7	100.3	60.9	0	0	100.0	6	3
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	7

SCHEDULE P - PART 1K - FIDELITY/SURETY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	
2. 2004	1	0	1	0	0	0	0	0	0	0	0	XXX	
3. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX	
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	

Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20					
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	4	2	1	0	0	0	0	0	0	0	3	0
2.	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0
4.	4	2	1	0	0	0	0	0	0	0	4	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	0
2.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
3.	0	0	0	41.0	0.0	41.8	0	0	100.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	0

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11		
				4	5	6	7	8	9				
Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed												
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	
2. 2004	44	0	44	30	0	0	0	3	0	0	33	XXX	
3. 2005	36	0	36	45	0	0	0	0	0	0	45	XXX	
4. Totals	XXX	XXX	XXX	74	0	0	0	3	0	0	78	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	33	0	33	74.4	0.0	74.4	0	0	100.0	0	0
3.	45	0	45	124.7	0.0	124.7	0	0	100.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1M - INTERNATIONAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									10	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed			
				4	5	6	7	8	9						
Direct and Assumed	Ceded	(Col. 4 - 5)	Direct and Assumed	Ceded	Defense and Cost Containment Payments	Adjusting and Other Payments	Direct and Assumed	Ceded							
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX			
2. 1996	0	0	0	0	0	0	0	0	0	0	0	XXX			
3. 1997	0	0	0	0	0	0	0	0	0	0	0	XXX			
4. 1998	0	0	0	0	0	0	0	0	0	0	0	XXX			
5. 1999	0	0	0	0	0	0	0	0	0	0	0	XXX			
6. 2000	0	0	0	0	0	0	0	0	0	0	0	XXX			
7. 2001	0	0	0	0	0	0	0	0	0	0	0	XXX			
8. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX			
9. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX			
10. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX			
11. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX			
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX			

Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20	21	22			
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1	0	0						0	0			
2	0	0						0	0	0	0	0
3	0	0						0	0	0	0	0
4	0	0		0	0	0	0	0	0	0	0	0
5	0	0		0	0	0	0	0	0	0	0	0
6	0	0		0	0	0	0	0	0	0	0	0
7	0	0		0	0	0	0	0	0	0	0	0
8	0	0		0	0	0	0	0	0	0	0	0
9	0	0		0	0	0	0	0	0	0	0	0
10	0	0		0	0	0	0	0	0	0	0	0
11	0	0		0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Losses	Loss		Losses Unpaid	Loss Expenses Unpaid
	37	38	39	40	41	42	43	44		45	46
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	1	3	0	0	0	0	0	0	(2)	XXX
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 1997	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 1998	1	0	1	0	0	0	0	0	0	0	0	0	XXX
5. 1999	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2000	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2001	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2002	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2003	(1)	0	(1)	0	0	0	0	0	0	0	0	0	XXX
10. 2004	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2005	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	1	3	0	0	0	0	0	0	(2)	XXX

Losses Unpaid								Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis				Bulk + IBNR				Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20									
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded									
1	3	2	14	12	0	0	0	0	0	0	0	0	0			
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
12	3	2	14	12	0	0	0	0	0	0	0	0	0	2	XXX	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0
2.	0	0	0	0	0	0	0	0	100.0	0	0
3.	0	0	0	0	0	0	0	0	100.0	0	0
4.	0	0	0	0	0	0	0	0	100.0	0	0
5.	0	0	0	0	0	0	0	0	100.0	0	0
6.	0	0	0	0	0	0	0	0	100.0	0	0
7.	0	0	0	0	0	0	0	0	100.0	0	0
8.	0	0	0	0	0	0	0	0	100.0	0	0
9.	0	0	0	0	0	0	0	0	100.0	0	0
10.	0	0	0	0	0	0	0	0	100.0	0	0
11.	0	0	0	0	0	0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	198	39	1	0	0	0	0	159	XXX	
2. 1996	12	0	12	0	0	0	0	2	0	0	2	XXX	
3. 1997	18	0	18	0	0	0	0	2	0	0	2	XXX	
4. 1998	5	0	5	0	0	0	0	0	0	0	0	XXX	
5. 1999	(7)	0	(7)	0	0	0	0	0	0	0	0	XXX	
6. 2000	2	0	2	0	0	0	0	0	0	0	0	XXX	
7. 2001	1	0	1	0	0	0	0	0	0	0	0	XXX	
8. 2002	2	0	2	0	0	0	0	0	0	0	0	XXX	
9. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX	
10. 2004	1	0	1	0	0	0	0	0	0	0	0	XXX	
11. 2005	2	0	2	0	0	0	0	0	0	0	0	XXX	
12. Totals	XXX	XXX	XXX	198	39	1	0	3	0	0	163	XXX	

Losses Unpaid								Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis				Bulk + IBNR				Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20									
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded							
1.	97	62	364	123	0	0	0	0	0	0	0	0	277				XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
3.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
4.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
5.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
6.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
7.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
8.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
9.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
10.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
11.	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX		
12.	97	62	364	123	0	0	0	0	0	0	0	0	277	XXX		

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed			Direct and Assumed			Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
	Ceded	Net		Ceded							
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	277	0
2.	2	0	2	13.1	0.0	13.1	0	0	100.0	0	0
3.	2	0	2	9.9	0.0	9.9	0	0	100.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	277	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL
ASSUMED FINANCIAL LINES

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 (Col. 1 - 2)	Loss Payments			Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Net (Col. 4 - 5)	7 Direct and Assumed	8 Ceded	9 Net (Cols. 7 - 8)					
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
3. 1997	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
4. 1998	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
5. 1999	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
6. 2000	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
7. 2001	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
8. 2002	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
9. 2003	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
10. 2004	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
11. 2005	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX	

Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20	21	22			
Direct and Assumed	Ceded	Direct and Assumed	Net (Cols. 13 - 14)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Returned	Ceded			
1.	0	0				0	0	0	0			XXX
2.	0	0				0	0	0	0			XXX
3.	0	0				0	0	0	0			XXX
4.	0	0				0	0	0	0			XXX
5.	0	0				0	0	0	0			XXX
6.	0	0				0	0	0	0			XXX
7.	0	0				0	0	0	0			XXX
8.	0	0				0	0	0	0			XXX
9.	0	0				0	0	0	0			XXX
10.	0	0				0	0	0	0			XXX
11.	0	0				0	0	0	0			XXX
12.	0	0	0	0	0	0	0	0	0	0	0	XXX

Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)				Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
26 Direct and Assumed	27 Ceded	28 Net (Col. 26 - 27)	29 Direct and Assumed	30 Ceded	31 Net (Col. 29 - 30)	32 Losses	33 Loss		35 Losses Unpaid	36 Loss Expenses Unpaid	
1 XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	
2 0	0	0	0	0	0	0	0	0	0	0	
3 0	0	0	0	0	0	0	0	0	0	0	
4 0	0	0	0	0	0	0	0	0	0	0	
5 0	0	0	0	0	0	0	0	0	0	0	
6 0	0	0	0	0	0	0	0	0	0	0	
7 0	0	0	0	0	0	0	0	0	0	0	
8 0	0	0	0	0	0	0	0	0	0	0	
9 0	0	0	0	0	0	0	0	0	0	0	
10 0	0	0	0	0	0	0	0	0	0	0	
11 0	0	0	0	0	0	0	0	0	0	0	
12 XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0	

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4	5	6	7	8	9				
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX	
2. 1996	9	0	9	0	0	0	0	0	0	0	0	0	
3. 1997	6	0	6	0	0	0	0	0	0	0	0	0	
4. 1998	6	0	5	0	0	0	0	0	0	0	0	0	
5. 1999	6	0	6	0	0	0	0	0	0	0	0	0	
6. 2000	7	0	7	0	0	0	0	0	0	0	0	0	
7. 2001	11	1	11	0	0	0	0	0	0	0	0	0	
8. 2002	10	2	7	0	1	0	0	0	0	0	(1)	0	
9. 2003	7	2	6	0	1	0	0	0	0	0	(1)	0	
10. 2004	7	0	7	0	0	0	0	0	0	0	0	0	
11. 2005	2	0	2	0	0	0	0	0	0	0	0	0	
12. Totals	XXX	XXX	XXX	0	2	0	0	0	0	0	(2)	XXX	

Losses Unpaid						Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
Case Basis		Bulk + IBNR				Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
13	14	15	16	17	18	19	20							
Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0		(1)	
2.	0	0	0	0	0	0	0	0	0	0	0		0	
3.	0	0	0	0	0	0	0	0	0	0	0		0	
4.	0	0	0	0	0	0	0	0	0	0	0		0	
5.	0	0	0	0	0	0	0	0	0	0	0		0	
6.	0	0	0	0	0	0	0	0	0	0	0		0	
7.	0	0	0	0	0	0	0	0	0	0	0		0	
8.	0	0	0	0	0	0	0	0	0	0	0		0	
9.	0	0	0	0	0	0	0	0	0	0	0		0	
10.	0	0	0	0	0	0	0	0	0	0	0		0	
11.	0	0	0	0	0	0	0	0	0	0	0		0	
12.	0	0	0	0	0	0	0	0	0	0	0		(1)	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter-Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2	0	0	0	0.2	103.5	(1.5)	0	0	100.0	0	0
3	0	0	0	0.0	12,439.3	(1.9)	0	0	100.0	0	0
4	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
5	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
6	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
7	0	0	0	0.0	25.7	(1.6)	0	0	100.0	0	0
8	0	1	(1)	0.0	52.3	(14.6)	0	0	100.0	0	0
9	0	1	(1)	0.0	50.8	(13.5)	0	0	100.0	0	0
10	0	0	0	0.0	0.0	0.0	0	0	100.0	0	0
11	0	0	0	12.5	0.0	12.7	0	0	100.0	0	0
12	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	74	78	83	79	80	79	82	86	88	90	1	3
2. 1996	151	157	158	160	160	165	164	164	164	164	0	0
3. 1997	XXX	132	136	141	141	140	138	140	140	140	0	0
4. 1998	XXX	XXX	201	199	198	206	201	204	224	224	0	21
5. 1999	XXX	XXX	XXX	244	236	244	241	244	237	236	(1)	(7)
6. 2000	XXX	XXX	XXX	XXX	274	308	326	324	325	324	(1)	1
7. 2001	XXX	XXX	XXX	XXX	XXX	302	356	354	357	352	(5)	(2)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	238	289	279	289	19	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	292	318	314	(4)	22
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	381	365	(17)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157	XXX	XXX
12. Totals											(15)	38

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	276	247	239	251	246	254	252	257	256	254	(1)	(3)
2. 1996	391	396		356	357	356	356	357	357	356	0	(1)
3. 1997	XXXX	439	420	423	426	444	442	446	447	446	(1)	(1)
4. 1998	XXXX	XXXX	362	348	346	347	357	352	352	348	(4)	(4)
5. 1999	XXXX	XXXX	XXXX	367	407	415	444	441	437	435	(2)	(6)
6. 2000	XXXX	XXXX	XXXX	XXXX	418	485	508	506	506	507	1	1
7. 2001	XXXX	XXXX	XXXX	XXXX	XXXX	437	476	504	508	496	(12)	(8)
8. 2002	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	335	406	396	383	(14)	(24)
9. 2003	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	343	393	353	(41)	9
10. 2004	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	304	211	(93)	XXXX
11. 2005	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	74	XXXX	XXXX
12. Totals											(186)	(34)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	1,113	1,271	1,323	1,347	1,354	1,454	1,442	1,452	1,465	1,483	18	31
2. 1996	759	866	866	857	857	1,045	1,043	1,044	1,040	1,042	2	(2)
3. 1997	XXX	XXX	748	801	821	805	888	1,041	1,068	1,062	1,052	(9)
4. 1998	XXX	XXX	XXX	725	791	802	872	1,004	1,013	1,006	1,004	(1)
5. 1999	XXX	XXX	XXX	XXX	735	789	840	885	916	870	861	(9)
6. 2000	XXX	XXX	XXX	XXX	1,151	1,182	1,324	1,506	1,478	1,443	(35)	(63)
7. 2001	XXX	XXX	XXX	XXX	XXX	1,250	1,261	1,391	1,418	1,381	(37)	(11)
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1,051	997	1,047	1,068	22	71
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659	759	770	11	111
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	630	621	(9)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	XXX	XXX
12. Totals											(49)	58

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	1,535	1,584	1,545	1,510	1,480	1,156	1,133	1,134	1,245	1,276	91	141
2. 1996	313	321	323	302	296	241	249	253	255	253	(1)	1
3. 1997	XXX	243	236	234	233	186	200	200	203	205	2	5
4. 1998	XXX	XXX	191	194	198	184	207	206	206	206	1	1
5. 1999	XXX	XXX	XXX	195	219	221	259	291	304	295	(9)	4
6. 2000	XXX	XXX	XXX	XXX	226	268	353	389	418	432	14	43
7. 2001	XXX	XXX	XXX	XXX	XXX	330	455	546	575	612	36	66
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	343	352	363	378	15	26
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	156	159	3	(20)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	130	(19)	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	XXX	XXX
12. Totals											72	266

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	921	910	913	963	974	1,056	1,113	1,166	1,252	1,344	92	177
2. 1996	675	562	567	529	526	551	566	572	576	577	2	6
3. 1997	XXX	655	616	613	604	634	663	721	744	719	(26)	(2)
4. 1998	XXX	XXX	546	543	537	527	563	659	673	666	(7)	7
5. 1999	XXX	XXX	XXX	523	597	631	753	865	852	852	(1)	(13)
6. 2000	XXX	XXX	XXX	XXX	622	639	767	949	979	952	(26)	2
7. 2001	XXX	XXX	XXX	XXX	XXX	849	805	935	1,047	1,032	(15)	97
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	590	705	779	881	101	176
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	464	530	594	64	130
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	611	639	29	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	XXX	XXX
12. Totals											211	581

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
1. Prior												
2. 1996												
3. 1997												
4. 1998												
5. 1999												
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
12. Totals												

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior												
2. 1996												
3. 1997												
4. 1998												
5. 1999												
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
12. Totals												

SCHEDULE P - PART 2G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior												
2. 1996												
3. 1997												
4. 1998												
5. 1999												
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
12. Totals												

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior												
2. 1996												
3. 1997												
4. 1998												
5. 1999												
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
12. Totals												

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior												
2. 1996												
3. 1997												
4. 1998												
5. 1999												
6. 2000												
7. 2001												
8. 2002												
9. 2003												
10. 2004												
11. 2005												
12. Totals												

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	21	27	6	(2)
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	27	5	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	XXX	XXX
4. Totals											11	(2)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	(1)	14	15	14
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	169	3	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	XXX	XXX
4. Totals											18	14

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	4	1	3
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											1	3

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26	26	0	0
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	30	0	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

NONE

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	157	192	191	204	205	221	271	206	194	187	(7)	(19)
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(7)	(19)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	354	365	441	419	420	616	674	761	810	908	98	147
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											98	147

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

NONE

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	One Year	Two Year
1. Prior	14	3	5	4	0	0	(1)	(1)	(1)	(1)	0	0
2. 1996	4	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	1	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12 Totals											0	0

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12 Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4 Totals											0	0

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	118	38	57	70	75	76	82	88	92	893	148
2. 1996	106	139	143	147	154	163	163	163	164	164	75	17
3. 1997	xxx	xxx	85	107	126	139	140	140	140	140	50	10
4. 1998	xxx	xxx	126	178	190	196	201	202	205	206	46	9
5. 1999	xxx	xxx	xxx	163	218	230	231	232	236	236	49	9
6. 2000	xxx	xxx	xxx	xxx	162	261	299	310	316	319	54	10
7. 2001	xxx	xxx	xxx	xxx	xxx	210	303	327	344	347	55	10
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	129	206	228	240	48	7
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	118	241	280	41	8
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	224	305	38	7
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	101	10	2

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000	118	38	57	70	75	76	82	88	92	893	148
2. 1996	136	255	303	331	343	348	356	357	357	356	71	28
3. 1997	xxx	xxx	176	302	357	400	429	434	441	447	448	72
4. 1998	xxx	xxx	xxx	131	243	291	327	328	344	346	66	8
5. 1999	xxx	xxx	xxx	xxx	159	253	374	407	421	430	432	75
6. 2000	xxx	xxx	xxx	xxx	176	335	412	458	461	498	79	10
7. 2001	xxx	xxx	xxx	xxx	xxx	335	412	458	461	498	79	10
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	103	220	292	327	55	7
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	96	207	289	38	4
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	66	140	24	3
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	24	4	1

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000	699	996	1,226	1,332	1,407	1,425	1,448	1,456	1,462	742	302
2. 1996	195	464	666	899	938	1,008	1,029	1,040	1,036	1,039	149	49
3. 1997	xxx	xxx	190	424	617	786	893	992	1,041	1,052	1,057	136
4. 1998	xxx	xxx	xxx	167	428	598	819	887	947	980	996	92
5. 1999	xxx	xxx	xxx	xxx	186	405	568	731	759	814	825	86
6. 2000	xxx	xxx	xxx	xxx	259	589	867	1,165	1,298	1,370	108	23
7. 2001	xxx	xxx	xxx	xxx	xxx	262	538	830	1,110	1,250	107	23
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	228	446	629	786	79	16
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	143	365	513	46	10
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	96	222	27	6
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	35	5	1

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	000	206	348	439	524	603	668	719	738	503	667	106
2. 1996	50	120	175	201	214	221	230	235	236	244	45	6
3. 1997	xxx	xxx	51	116	146	167	169	181	188	190	192	39
4. 1998	xxx	xxx	xxx	44	99	143	157	172	176	186	186	33
5. 1999	xxx	xxx	xxx	xxx	62	132	181	209	229	251	280	32
6. 2000	xxx	xxx	xxx	xxx	xxx	67	176	256	298	339	364	39
7. 2001	xxx	xxx	xxx	xxx	xxx	xxx	105	263	364	442	497	42
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	39	137	211	260	38	3
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	(1)	45	75	16	2
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	29	60	8	1
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	5	1	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	371	474	675	834	926	1,016	1,051	1,002	1,141	904	246
2. 1996	194	342	396	443	480	532	547	555	564	563	68	28
3. 1997	xxx	xxx	185	318	409	483	594	655	681	733	717	55
4. 1998	xxx	xxx	xxx	209	343	408	481	487	560	502	613	45
5. 1999	xxx	xxx	xxx	xxx	242	385	475	557	684	770	791	46
6. 2000	xxx	xxx	xxx	xxx	xxx	237	427	519	630	765	824	53
7. 2001	xxx	xxx	xxx	xxx	xxx	281	483	551	730	838	59	24
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	83	233	321	468	45	18
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	126	265	29	10
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	145	215	20	6
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	38	2	1

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	xxx	0	0	0	0	0	0	0	0	0	0	0
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	0	0
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	0	0
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0	0
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	xxx	0	0	0	0	0	0	0	0	0	0	0
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	0	0
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	0	0
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0	0
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0

SCHEDULE P - PART 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	000	22	23	19	21	14	18	17	18	20	xxx	xxx
2. 1996	37	102	113	115	117	117	119	119	119	120	xxx	xxx
3. 1997	xxx	39	98	110	111	116	116	116	117	119	xxx	xxx
4. 1998	xxx	xxx	21	54	58	60	59	59	58	59	xxx	xxx
5. 1999	xxx	xxx	xxx	13	22	25	29	30	30	31	xxx	xxx
6. 2000	xxx	xxx	xxx	xxx	xxx	8	8	10	9	12	xxx	xxx
7. 2001	xxx	xxx	xxx	xxx	xxx	7	7	9	9	10	xxx	xxx
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	6	6	6	6	xxx	xxx
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	(2)	(2)	(2)	xxx	xxx
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	xxx	xxx
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	xxx	xxx

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	000	115	95	261	320	361	389	416	446	440	52	47
2. 1996	3	7	11	22	38	47	49	60	60	60	3	3
3. 1997	xxx	1	3	9	18	24	27	33	39	41	2	2
4. 1998	xxx	xxx	1	1	6	10	21	48	54	54	1	2
5. 1999	xxx	xxx	xxx	2	4	8	45	58	59	60	1	1
6. 2000	xxx	xxx	xxx	xxx	1	3	5	19	29	27	1	1
7. 2001	xxx	xxx	xxx	xxx	xxx	1	0	3	23	30	1	1
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	(6)	(3)	0	3	1	1
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	(5)	(2)	5	1	1
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	1
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	000	1	20	21	21	21	22	23	23	23	4	24
2. 1996	0	2	2	2	2	2	2	2	2	2	0	0
3. 1997	xxx	0	0	0	0	0	0	0	0	0	0	0
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	0	0
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	0	0
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0	0
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0	0
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	0
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0

SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	9	17	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	25	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	10	17	17	2
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	158	170	73	4
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	16	0

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	1	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	26	26	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	30	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 1996	0	0	0	0	0	0	0	0	0	0	XXX	XXX
3. 1997	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
5. 1999	XXX	XXX	0	0	0	0	0	0	0	0	XXX	XXX
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	XXX	XXX
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	XXX	XXX
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	XXX	XXX
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	12	52	86	118	150	176	179	188	185	xxx	xxx
2. 1996	0	0	0	0	0	0	0	0	0	0	xxx	xxx
3. 1997	xxx	0	0	0	0	0	0	0	0	0	xxx	xxx
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	xxx	xxx
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	xxx	xxx
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	xxx	xxx
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	xxx	xxx
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	xxx	xxx
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	xxx	xxx
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	xxx
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	xxx	xxx

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	000	76	150	222	296	340	375	425	472	631	xxx	xxx
2. 1996	0	0	0	0	0	0	0	0	0	0	xxx	xxx
3. 1997	xxx	0	0	0	0	0	0	0	0	0	xxx	xxx
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	xxx	xxx
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	xxx	xxx
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	xxx	xxx
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	xxx	xxx
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	xxx	xxx
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	xxx	xxx
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	xxx
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	xxx	xxx

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	000	0	0	0	0	0	0	0	0	0	xxx	xxx
2. 1996	0	0	0	0	0	0	0	0	0	0	xxx	xxx
3. 1997	xxx	0	0	0	0	0	0	0	0	0	xxx	xxx
4. 1998	xxx	xxx	0	0	0	0	0	0	0	0	xxx	xxx
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	0	xxx	xxx
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	0	xxx	xxx
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	0	xxx	xxx
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	0	xxx	xxx
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	xxx	xxx
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	xxx	xxx
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	xxx	xxx

NONE

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	000	0	0	0	0	0	0	0	0	0	1	1
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	000	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	0	0	XXX	XXX
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.18	.10	.12	.8	.4	.1	.0	.1	(1)	.0
2. 1996	.13	.4	.2	.2	.2	.1	.0	.0	.0	.0
3. 1997	xxx	xxx	.1	.3	.2	.0	(2)	.0	.0	.0
4. 1998	xxx	xxx	.19	.1	.1	.1	(1)	.0	.1	.0
5. 1999	xxx	xxx	xxx	.31	.5	.9	(3)	.1	.1	.1
6. 2000	xxx	xxx	xxx	xxx	.6	.12	.11	.6	.3	.1
7. 2001	xxx	xxx	xxx	xxx	xxx	(24)	.21	.13	.6	.3
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	.2	.21	.10	.4
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.28	.24	.15
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.79	.32
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.26

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.38	.30	.14	.10	.4	.2	(3)	.1	(1)	.0
2. 1996	.124	.65	.22	.5	.2	.1	(1)	.0	.0	.0
3. 1997	xxx	.125	.28	.11	.9	.1	(1)	.1	.0	.0
4. 1998	xxx	xxx	.110	.42	.5	.1	.14	.5	.2	.1
5. 1999	xxx	xxx	xxx	xxx	.80	.12	(9)	.11	.6	.2
6. 2000	xxx	xxx	xxx	xxx	.78	.32	.26	.8	.7	.5
7. 2001	xxx	xxx	xxx	xxx	xxx	.44	.31	.44	.16	.12
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	.111	.68	.31	.20
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.92	.63	.31
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.105	.33
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.27

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.314	.117	.33	.32	.16	.15	(3)	(4)	.2	.14
2. 1996	.316	.110	.61	.14	.11	.16	.5	(1)	.1	.1
3. 1997	xxx	.303	.91	.35	.19	.23	.15	.7	(3)	(3)
4. 1998	xxx	xxx	.313	.127	.53	.15	.49	.24	.4	.3
5. 1999	xxx	xxx	xxx	.326	.195	.84	.36	.64	.13	.8
6. 2000	xxx	xxx	xxx	xxx	.504	.222	.82	.124	.54	.28
7. 2001	xxx	xxx	xxx	xxx	xxx	.636	.236	.165	.105	.67
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	.537	.247	.97	.84
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.247	.116	.77
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.342	.229
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.48

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

1. Prior	.616	.584	.538	.528	.320	.242	.190	.153	.197	.298
2. 1996	.191	.117	.82	.44	.14	.5	.4	.6	.7	.3
3. 1997	xxx	.120	.66	.32	.8	.3	.7	.6	.6	.7
4. 1998	xxx	xxx	.95	.55	.20	.6	.16	.13	.9	.8
5. 1999	xxx	xxx	xxx	.56	.35	.7	.7	.12	.17	.15
6. 2000	xxx	xxx	xxx	xxx	.78	.17	.21	.25	.21	.26
7. 2001	xxx	xxx	xxx	xxx	xxx	.88	.43	.49	.28	.91
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	.180	.120	.59	.57
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.127	.51	.35
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.75	.35
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.12

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.524	.286	.175	.102	.60	.54	.49	.58	.94	.141
2. 1996	.287	.135	.84	.37	.13	.5	.8	.7	.7	.8
3. 1997	xxx	.232	.157	.84	.14	.5	.22	.15	(6)	.10
4. 1998	xxx	xxx	.173	.86	.51	(6)	.24	.25	.25	.17
5. 1999	xxx	xxx	xxx	.84	.68	(5)	.56	.88	.45	.35
6. 2000	xxx	xxx	xxx	xxx	.188	.57	.71	.176	.88	.66
7. 2001	xxx	xxx	xxx	xxx	xxx	.326	.159	.200	.121	.89
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	.267	.294	.161	.151
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.306	.215	.299
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.288	.243
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	.45

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL MALPRACTICE - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND BNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
1. Prior										
2. 1996										
3. 1997										
4. 1998										
5. 1999										
6. 2000										
7. 2001										
8. 2002										
9. 2003										
10. 2004										
11. 2005										

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL MALPRACTICE - CLAIMS-MADE

1. Prior										
2. 1996										
3. 1997										
4. 1998										
5. 1999										
6. 2000										
7. 2001										
8. 2002										
9. 2003										
10. 2004										
11. 2005										

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 1996										
3. 1997										
4. 1998										
5. 1999										
6. 2000										
7. 2001										
8. 2002										
9. 2003										
10. 2004										
11. 2005										

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior										
2. 1996										
3. 1997										
4. 1998										
5. 1999										
6. 2000										
7. 2001										
8. 2002										
9. 2003										
10. 2004										
11. 2005										

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 1996										
3. 1997										
4. 1998										
5. 1999										
6. 2000										
7. 2001										
8. 2002										
9. 2003										
10. 2004										
11. 2005										

SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND ENR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1996	2 1997	3 1998	4 1999	5 2000	5 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	(4)	1
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	1
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(20)	(12)	(3)
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	(2)
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	0	1
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	0	0
2. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	0
3. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property										
Years in Which Losses Were Incurred	BULK AND BNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	59	66	71	63	47	35	61	22	6	1
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability										
1. Prior	145	86	117	56	34	187	214	223	243	241
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines										
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND BNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.....13	.....1	.....4	.....3	.....(1)	.....(1)	.....(1)	.....(1)	.....(1)	.....(1)	.....(1)
2. 1996	.....4	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
3. 1997	....XXX.....	.....0	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
4. 1998	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
3. 1997	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
4. 1998	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	
2. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	
3. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....13	.....2	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....64	.....74	.....75	.....75	.....75	.....75	.....75	.....75	.....75	.....75
3. 1997	....XXX.....	.....39	.....49	.....50	.....50	.....50	.....50	.....50	.....50	.....50
4. 1998	....XXX.....	....XXX.....	.....36	.....44	.....45	.....45	.....45	.....45	.....45	.....46
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....40	.....48	.....48	.....48	.....49	.....49	.....49
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....41	.....53	.....54	.....54	.....54	.....54
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....44	.....54	.....55	.....55	.....55
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....39	.....47	.....47	.....48
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....33	.....41	.....41
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....33	.....38
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....10

SECTION 2										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....4	.....1	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....11	.....1	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	....XXX.....	.....11	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	....XXX.....	....XXX.....	.....10	.....3	.....1	.....0	.....0	.....0	.....0	.....0
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....9	.....1	.....1	.....0	.....0	.....0	.....0
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....14	.....2	.....1	.....0	.....0	.....0
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....10	.....1	.....1	.....0	.....0
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....8	.....1	.....1	.....0
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....9	.....1	.....0
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....6	.....1
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....2

SECTION 3										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....9	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....87	.....92	.....92	.....92	.....92	.....92	.....92	.....92	.....92	.....92
3. 1997	....XXX.....	.....56	.....60	.....60	.....60	.....60	.....60	.....60	.....60	.....60
4. 1998	....XXX.....	....XXX.....	.....52	.....54	.....55	.....55	.....55	.....55	.....55	.....55
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....54	.....58	.....58	.....58	.....58	.....58	.....58
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....60	.....65	.....65	.....65	.....65	.....65
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....61	.....65	.....65	.....65	.....65
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....52	.....55	.....55	.....55
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....47	.....50	.....50
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....45	.....46
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....13

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	27	69	3	1	1	0	0	0	0	0
2. 1996	50	65	69	70	71	71	71	71	71	71
3. 1997	XXX	44	66	69	70	71	71	72	72	72
4. 1998	XXX	XXX	41	61	64	65	66	66	66	66
5. 1999	XXX	XXX	XXX	48	69	72	74	75	75	75
6. 2000	XXX	XXX	XXX	XXX	50	73	78	78	79	79
7. 2001	XXX	XXX	XXX	XXX	XXX	46	71	69	71	71
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	37	52	54	55
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	36	38
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	24
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	16	5	2	2	1	0	0	0	0	0
2. 1996	31	6	3	2	1	0	0	0	0	0
3. 1997	XXX	25	6	5	2	1	1	0	0	0
4. 1998	XXX	XXX	23	14	2	1	0	0	0	0
5. 1999	XXX	XXX	XXX	25	6	3	1	0	0	0
6. 2000	XXX	XXX	XXX	XXX	27	7	3	2	1	0
7. 2001	XXX	XXX	XXX	XXX	XXX	25	7	3	2	1
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	18	4	2	1
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	4	1
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	11	63	1	0	(2)	0	0	0	0	0
2. 1996	93	99	99	99	99	99	99	99	99	99
3. 1997	XXX	82	88	88	88	88	88	88	88	88
4. 1998	XXX	XXX	68	73	74	74	74	74	74	74
5. 1999	XXX	XXX	XXX	78	83	84	84	84	84	84
6. 2000	XXX	XXX	XXX	XXX	83	89	91	90	90	90
7. 2001	XXX	XXX	XXX	XXX	XXX	76	87	82	82	82
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	60	63	63	63
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	43	43
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	29
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.49	.21	.10	.4	.2	.1	.1	.10	.0	.0
2. 1996	.79	.121	.132	.136	.140	.142	.142	.149	.149	.149
3. 1997	.XXX	.69	.103	.112	.117	.120	.121	.126	.126	.126
4. 1998	.XXX	.XXX	.54	.76	.83	.86	.88	.91	.92	.92
5. 1999	.XXX	.XXX	.XXX	.48	.71	.77	.80	.85	.86	.86
6. 2000	.XXX	.XXX	.XXX	.XXX	.63	.91	.98	.106	.107	.108
7. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.65	.90	.101	.105	.107
8. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.49	.71	.77	.79
9. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.30	.46	.49
10. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.19	.27
11. 2005	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.42	.22	.10	.5	.3	.1	.1	.0	.0	.0
2. 1996	.55	.23	.13	.8	.3	.1	.1	.0	.0	.0
3. 1997	.XXX	.49	.20	.11	.6	.3	.1	.1	.0	.0
4. 1998	.XXX	.XXX	.35	.13	.7	.4	.2	.1	.0	.0
5. 1999	.XXX	.XXX	.XXX	.29	.10	.6	.3	.1	.0	.0
6. 2000	.XXX	.XXX	.XXX	.XXX	.36	.12	.6	.3	.1	.1
7. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.35	.13	.8	.3	.1
8. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.24	.9	.4	.2
9. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.15	.5	.3
10. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.9	.3
11. 2005	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.2

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.27	.5	.1	.0	.0	.0	.0	.12	.0	.0
2. 1996	.155	.165	.188	.189	.190	.190	.190	.198	.198	.198
3. 1997	.XXX	.137	.156	.158	.159	.160	.160	.165	.165	.165
4. 1998	.XXX	.XXX	.99	.108	.110	.110	.111	.114	.114	.114
5. 1999	.XXX	.XXX	.XXX	.83	.94	.96	.97	.102	.102	.102
6. 2000	.XXX	.XXX	.XXX	.XXX	.109	.123	.125	.131	.132	.132
7. 2001	.XXX	.XXX	.XXX	.XXX	.XXX	.110	.123	.130	.131	.131
8. 2002	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.81	.95	.96	.96
9. 2003	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.51	.61	.62
10. 2004	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.32	.36
11. 2005	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.8

SCHEDULE P - PART 5D - WORKERS' COMPENSATION

SECTION 1										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.25	.5	.5	.1	.1	.1	.0	.0	.0	.0
2. 1996	.23	.39	.42	.44	.45	.45	.45	.45	.45	.45
3. 1997	XXX	.23	.35	.37	.38	.39	.39	.39	.39	.39
4. 1998	XXX	XXX	.20	.30	.32	.32	.33	.33	.33	.33
5. 1999	XXX	XXX	XXX	.19	.29	.30	.31	.31	.32	.32
6. 2000	XXX	XXX	XXX	XXX	.23	.35	.37	.38	.38	.39
7. 2001	XXX	XXX	XXX	XXX	XXX	.25	.38	.40	.42	.42
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.25	.36	.38	.38
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.10	.15	.16
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.8
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2										
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.07	.10	.6	.4	.3	.2	.2	.1	.0	.0
2. 1996	.21	.6	.3	.2	.1	.1	.0	.0	.0	.0
3. 1997	XXX	.12	.4	.2	.1	.1	.1	.0	.0	.0
4. 1998	XXX	XXX	.10	.3	.1	.1	.1	.0	.0	.0
5. 1999	XXX	XXX	XXX	.9	.3	.2	.1	.1	.0	.0
6. 2000	XXX	XXX	XXX	XXX	.10	.4	.3	.2	.1	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	.12	.5	.3	.2	.1
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.11	.4	.2	.1
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.1	.1
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.3	.1
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SECTION 3										
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.10	(1)	.0	.1	.0	.0	.0	.0	(1)	.0
2. 1996	.47	.51	.52	.52	.52	.52	.52	.52	.52	.52
3. 1997	XXX	.39	.43	.43	.43	.43	.43	.43	.43	.43
4. 1998	XXX	XXX	.32	.36	.36	.36	.37	.37	.37	.37
5. 1999	XXX	XXX	XXX	.31	.34	.35	.35	.35	.35	.35
6. 2000	XXX	XXX	XXX	XXX	.36	.42	.43	.43	.43	.43
7. 2001	XXX	XXX	XXX	XXX	XXX	.40	.46	.47	.47	.47
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.39	.42	.43	.43
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17	.18	.18
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.10	.10
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.74	.10	.5	.3	.2	.1	.1	.0	.0	.0
2. 1996	.41	.57	.63	.65	.66	.67	.67	.68	.68	.68
3. 1997	XXX	.34	.47	.50	.52	.54	.55	.55	.55	.55
4. 1998	XXX	XXX	.26	.38	.41	.43	.43	.44	.45	.45
5. 1999	XXX	XXX	XXX	.28	.39	.42	.43	.45	.46	.46
6. 2000	XXX	XXX	XXX	XXX	.30	.46	.49	.51	.53	.53
7. 2001	XXX	XXX	XXX	XXX	XXX	.36	.55	.55	.57	.59
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.29	.40	.43	.45
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18	.26	.29
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.14	.20
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2

SECTION 2										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.27	.19	.13	.8	.5	.3	.2	.2	.0	.0
2. 1996	.25	.9	.6	.4	.2	.1	.1	.1	.0	.0
3. 1997	XXX	.23	.9	.7	.4	.2	.1	.1	.0	.0
4. 1998	XXX	XXX	.16	.8	.5	.3	.2	.1	.1	.0
5. 1999	XXX	XXX	XXX	.17	.8	.6	.4	.2	.1	.1
6. 2000	XXX	XXX	XXX	XXX	.19	.8	.6	.3	.2	.1
7. 2001	XXX	XXX	XXX	XXX	XXX	.23	.8	.5	.3	.2
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.19	.8	.5	.3
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.5	.3
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.4
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1

SECTION 3										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.24	.3	.4	.11	.10	.1	.0	.1	.(1)	.0
2. 1996	.77	.88	.91	.93	.95	.96	.96	.96	.96	.96
3. 1997	XXX	.64	.73	.76	.76	.77	.77	.77	.77	.77
4. 1998	XXX	XXX	.48	.57	.59	.59	.60	.60	.60	.60
5. 1999	XXX	XXX	XXX	.51	.61	.63	.64	.65	.65	.65
6. 2000	XXX	XXX	XXX	XXX	.57	.68	.71	.72	.72	.73
7. 2001	XXX	XXX	XXX	XXX	XXX	.69	.83	.83	.84	.85
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.55	.63	.65	.67
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.34	.40	.42
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.26	.30
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....3	.....2	.....2	.....1	.....1	.....0	.....0	.....0	.....0	.....0
2. 1996	.....1	.....2	.....2	.....2	.....3	.....3	.....3	.....3	.....3	.....3
3. 1997	....XXX.....	.....1	.....1	.....1	.....2	.....2	.....2	.....2	.....2	.....2
4. 1998	....XXX.....	....XXX.....	.....0	.....1	.....1	.....1	.....1	.....1	.....1	.....1
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....1	.....1	.....1	.....1	.....1	.....1
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....1	.....1	.....1	.....1	.....1
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....1	.....1	.....1	.....1
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....1	.....1	.....1
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....1	.....1
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0

SECTION 2A										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....0	.....8	.....4	.....2	.....2	.....1	.....0	.....0	.....0	.....0
2. 1996	.....1	.....1	.....2	.....1	.....1	.....0	.....0	.....0	.....0	.....0
3. 1997	....XXX.....	.....1	.....1	.....1	.....1	.....0	.....0	.....0	.....0	.....0
4. 1998	....XXX.....	....XXX.....	.....1	.....1	.....1	.....1	.....0	.....0	.....0	.....0
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....1	.....1	.....1	.....0	.....0	.....0	.....0
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....1	.....0	.....0	.....0	.....0
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....0	.....0	.....0	.....0
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....1	.....0	.....0
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....1	.....1
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....0
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0

SECTION 3A										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....6	.....2	.....1	.....1	.....2	.....1	.....0	.....0	.....0	.....0
2. 1996	.....3	.....5	.....5	.....5	.....5	.....6	.....6	.....6	.....6	.....6
3. 1997	....XXX.....	.....2	.....3	.....4	.....4	.....4	.....4	.....4	.....4	.....4
4. 1998	....XXX.....	....XXX.....	.....2	.....2	.....3	.....3	.....3	.....3	.....3	.....3
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....1	.....2	.....2	.....2	.....2	.....2	.....2
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....2	.....2	.....2	.....2	.....2
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....2	.....2	.....2	.....2
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....2	.....2	.....2
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....2	.....3
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....1	.....2
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	0

SECTION 2B										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....1	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	0

SECTION 3B										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....5	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0	.....0
8. 2002	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0	.....0
9. 2003	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0	.....0
10. 2004	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0
11. 2005	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 2002	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2003	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10. 2004	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11. 2005	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

SECTION 2A										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 2002	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2003	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10. 2004	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11. 2005	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

SECTION 3A										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3. 1997	XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. 1998	XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5. 1999	XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. 2000	XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. 2001	XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8. 2002	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. 2003	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10. 2004	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11. 2005	XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B										
CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B										
NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B										
CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END										
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	1,744	(5)	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996	1,793	1,801	1,800	1,801	1,802	1,802	1,802	1,802	1,802	1,802	.0
3. 1997	XXX	1,465	1,446	1,448	1,450	1,450	1,450	1,450	1,450	1,450	.0
4. 1998	XXX	XXX	1,218	1,243	1,240	1,240	1,244	1,244	1,244	1,244	.0
5. 1999	XXX	XXX	XXX	1,139	1,151	1,152	1,149	1,149	1,149	1,149	.0
6. 2000	XXX	XXX	XXX	XXX	1,584	1,587	1,583	1,578	1,579	1,578	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	1,888	2,870	2,869	2,875	2,875	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	859	897	902	902	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,512	1,883	1,883	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	524	17
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	185	185
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202
13. Earned Premiums (Sch P, Part 1)	1,792	1,470	1,197	1,167	1,595	1,893	1,837	1,345	1,089	202	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	(2)	.0	.0	.0	.12	.0	.0	.0	.0	.0	.0
2. 1996	675	675	675	675	675	675	675	675	675	675	.0
3. 1997	XXX	414	415	415	416	416	416	416	416	416	.0
4. 1998	XXX	XXX	197	204	204	204	204	204	204	204	.0
5. 1999	XXX	XXX	97	91	91	91	91	91	91	91	.0
6. 2000	XXX	XXX	XXX	XXX	73	73	73	73	73	73	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	114	100	114	100	114	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	104	107	107	107	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	115	115	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	101	101	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	22
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22
13. Earned Premiums (Sch P, Part 1)	674	414	196	104	80	100	116	116	102	22	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	42	13	1	(1)	5	(3)	.0	.0	.0	.0	.0
2. 1996	719	723	719	709	709	706	708	708	708	708	.0
3. 1997	XXX	414	420	424	428	423	423	423	423	423	.0
4. 1998	XXX	XXX	386	408	406	407	406	405	405	405	.0
5. 1999	XXX	XXX	XXX	343	345	346	347	347	347	347	.0
6. 2000	XXX	XXX	XXX	XXX	398	414	416	416	416	416	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	632	998	1,000	1,001	1,001	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	262	290	311	311	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318	445	444	(1)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	41	(3)
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	27
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24
13. Earned Premiums (Sch P, Part 1)	760	432	389	356	409	639	653	328	191	24	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	13	(11)	.0	.0	.4	(1)	.0	.0	.0	.0	.0
2. 1996	222	206	206	196	196	197	197	197	197	197	.0
3. 1997	XXX	127	125	125	127	123	123	123	123	123	.0
4. 1998	XXX	XXX	61	76	76	76	76	76	76	76	.0
5. 1999	XXX	XXX	XXX	16	16	16	16	16	16	16	.0
6. 2000	XXX	XXX	XXX	XXX	9	9	9	9	9	9	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	42	42	42	42	42	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	160	160	160	160	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	133	133	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	33	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7
13. Earned Premiums (Sch P, Part 1)	235	100	61	20	17	37	160	133	33	7	XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	22	3	0	0	0	0	0	0	0	0	0
2. 1996	1,327	1,330	1,331	1,328	1,326	1,326	1,326	1,326	1,326	1,326	0
3. 1997	XXX	1,441	1,439	1,438	1,438	1,438	1,438	1,438	1,438	1,438	0
4. 1998	XXX	XXX	1,284	1,297	1,293	1,293	1,293	1,292	1,292	1,292	0
5. 1999	XXX	XXX	XXX	1,159	1,159	1,157	1,155	1,155	1,155	1,155	0
6. 2000	XXX	XXX	XXX	XXX	1,305	1,310	1,320	1,318	1,318	1,318	0
7. 2001	XXX	XXX	XXX	XXX	XXX	1,701	2,643	2,652	2,652	2,652	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	870	890	908	908	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,420	2,113	2,112	(1)
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422	417	(5)
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170	(70)
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163
13. Earned Premiums (Sch P, Part 1)	1,348	1,447	1,284	1,157	1,309	1,705	1,820	1,447	1,134	163	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	6	1	0	0	7	0	0	0	0	0	0
2. 1996	392	392	392	392	392	392	392	392	392	392	0
3. 1997	XXX	350	391	391	391	391	391	391	391	391	0
4. 1998	XXX	XXX	189	211	211	211	211	211	211	211	0
5. 1999	XXX	XXX	XXX	96	96	96	96	96	96	96	0
6. 2000	XXX	XXX	XXX	XXX	86	86	87	87	87	87	0
7. 2001	XXX	XXX	XXX	XXX	168	168	168	168	168	168	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	425	424	424	424	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403	403	403	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	89	1
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19
13. Earned Premiums (Sch P, Part 1)	398	391	199	109	93	152	443	402	89	19	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	2	0	0	0	0	0	0	0	0	9	0
2. 1996	265	265	265	265	265	265	265	265	265	265	0
3. 1997	XXX	202	204	204	204	204	204	204	204	204	0
4. 1998	XXX	XXX	151	149	149	149	149	149	149	149	0
5. 1999	XXX	XXX	XXX	122	122	122	122	122	122	122	0
6. 2000	XXX	XXX	XXX	XXX	149	148	148	150	150	150	0
7. 2001	XXX	XXX	XXX	XXX	XXX	244	379	379	379	379	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	171	183	184	184	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	560	560	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	100	1
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	27
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27
13. Earned Premiums (Sch P, Part 1)	268	201	153	120	148	244	308	375	296	27	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	2	0	0	0	0	0	0	0	0	0	0
2. 1996	164	164	164	164	164	164	164	164	164	164	0
3. 1997	XXX	124	116	116	116	116	116	116	116	116	0
4. 1998	XXX	XXX	117	118	118	118	118	118	118	118	0
5. 1999	XXX	XXX	XXX	79	79	80	80	80	80	80	0
6. 2000	XXX	XXX	XXX	XXX	105	101	101	101	101	101	0
7. 2001	XXX	XXX	XXX	XXX	XXX	770	284	283	283	283	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	135	125	125	125	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316	337	337	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	241	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	20
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20
13. Earned Premiums (Sch P, Part 1)	166	124	109	80	105	168	248	326	242	20	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B											
CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	2	3	3	3	3	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	2	2	0	0	0	XXX

SECTION 2B											
CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1											
CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2											
CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 1996	0	0	0	0	0	0	0	0	0	0	0
3. 1997	XXX	0	0	0	0	0	0	0	0	0	0
4. 1998	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 1999	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2000	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2001	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.17	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX	.0	.0	.0	.0	.0	.0	.1	.0	.0	.0
4. 1998	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	.0	.0	.0	.0	.0	.0	.0	(1)	.0	.0	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SCHEDULE P - PART 6O - REINSURANCE B - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.5	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX	.0	(1)	(1)	(1)	(1)	(1)	(1)	(1)	.0
5. 1999	XXX	XXX	XXX	(6)	(7)	(7)	(7)	(7)	(7)	(7)	.0
6. 2000	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	.1	.1	.1	.1	.1	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	.2	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2
13. Earned Premiums (Sch P, Part 1)	12	18	5	(7)	2	1	.2	.0	1	.2	XXX

SECTION 2											
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.4	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P, Part 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A											
CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.8	.8	.8	.8	.8	.8	.8	.8	.8	.0
3. 1997	XXX		.6	.6	.6	.6	.6	.6	.6	.6	.0
4. 1998	XXX	XXX		.6	.6	.6	.6	.6	.6	.6	.0
5. 1999	XXX	XXX	XXX		.6	.6	.6	.6	.6	.6	.0
6. 2000	XXX	XXX	XXX	XXX		.7	.6	.7	.7	.7	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	11	16	16	16	16	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX		4	.5	.5	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX		13	13	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2
13. Earned Premiums (Sch P, Part 1)	9	6	6	6	7	11	10	7	7	2	XXX

SECTION 2A											
CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX		.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX		.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX		2	.2	.2	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	1	2	2	0	0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B											
CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX		.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX		.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX		.0	.0	.0	.0	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	.0	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B											
CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)											
Years in Which Premiums Were Earned and Losses Were Incurred	1	2	3	4	5	6	7	8	9	10	11 Current Year Premiums Earned
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 1996		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 1997	XXX		.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 1998	XXX	XXX		.0	.0	.0	.0	.0	.0	.0	.0
5. 1999	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0	.0
6. 2000	XXX	XXX	XXX	XXX		.0	.0	.0	.0	.0	.0
7. 2001	XXX	XXX	XXX	XXX	XXX		.0	.0	.0	.0	.0
8. 2002	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	.0	.0
9. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	.0
10. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0
11. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P, Part 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1						
	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	231		0.0	11		0.0
2. Private Passenger Auto Liability/Medical Payments			0.0	45		0.0
3. Commercial Auto/Truck Liability/Medical Payments			0.0			0.0
4. Workers' Compensation	3		0.0	18		0.0
5. Commercial Multiple Peril			0.0	(35)		0.0
6. Medical Malpractice - Occurrence			0.0			0.0
7. Medical Malpractice - Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0			0.0
9. Other Liability - Occurrence	261		0.0	(25)		0.0
10. Other Liability - Claims-Made	0		0.0			0.0
11. Special Property	19		0.0	9		0.0
12. Auto Physical Damage	8		0.0	14		0.0
13. Fidelity/Surety	4		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	xxx	xxx	xxx	xxx	xxx	xxx
17. Reinsurance - Nonproportional Assumed Liability	xxx	xxx	xxx	xxx	xxx	xxx
18. Reinsurance - Nonproportional Assumed Financial Lines	xxx	xxx	xxx	xxx	xxx	xxx
19. Products Liability - Occurrence	(1)		0.0	1		0.0
20. Products Liability - Claims-Made	0		0.0			0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Totals	5,619	0	0.0	2	0	0.0

SECTION 2										
Years in Which Policies Were Issued	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	
2. 1996	0	0	0	0	0	0	0	0	0	
3. 1997	xxx	0	0	0	0	0	0	0	0	
4. 1998	xxx	xxx	0	0	0	0	0	0	0	
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

SECTION 3										
Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	0	0	0	0	0	0	0	0	0	
2. 1996	0	0	0	0	0	0	0	0	0	
3. 1997	xxx	0	0	0	0	0	0	0	0	
4. 1998	xxx	xxx	0	0	0	0	0	0	0	
5. 1999	xxx	xxx	xxx	0	0	0	0	0	0	
6. 2000	xxx	xxx	xxx	xxx	0	0	0	0	0	
7. 2001	xxx	xxx	xxx	xxx	xxx	0	0	0	0	
8. 2002	xxx	xxx	xxx	xxx	xxx	xxx	0	0	0	
9. 2003	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	0	
10. 2004	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	0	
11. 2005	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	xxx	

ANNUAL STATEMENT FOR THE YEAR 2005 OF THE American Concept Insurance Company

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
3. 1997	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
4. 1998	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
5. 1999	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	
6. 2000	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	
7. 2001	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	
8. 2002	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	
9. 2003	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	
10. 2004	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	
11. 2005	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
2. 1996	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
3. 1997	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
4. 1998	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	
5. 1999	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	.....0	
6. 2000	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	.....0	
7. 2001	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	.....0	
8. 2002	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	.....0	
9. 2003	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	.....0	
10. 2004	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	.....0	
11. 2005	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	....XXX	

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in which premiums were earned and losses were incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior			
1.02 1996			
1.03 1997			
1.04 1998			
1.05 1999			
1.06 2000			
1.07 2001			
1.08 2002			
1.09 2003			
1.10 2004			
1.11 2005			
1.12 Totals	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Answer: Yes [X] No []

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [X] No []

If Yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

5.2 Surety0

6. Claim count information is reported per claim or per claimant (Indicate which).....CLAIM
If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [X] No []

7.2 An extended statement may be attached.
During 2005, the Company has recorded its pool percentage share of \$4.4M of total pool strengthening of prior year reserves. This is in addition to previous calendar year values of \$30.0M for 2004, \$46.2M for 2003 and \$41.2M for 2002. This reserve strengthening relates to increases in the Appointed Actuary's estimates of ultimate losses for OWP, Workers' Compensation, Commercial Auto and assumed Environmental/Roberts claims. Further, the pool's per-loss casualty reinsurance retention was changed from \$500K to \$750K for accident years 2002 and 2003, and to \$1M for accident years 2004 & 2005.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

RESPONSES

1. Will an actuarial opinion be filed by March 1?
-YES.....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
-YES.....
3. Will the Risk-based Capital Report be filed with the NAIC by March 1?
-YES.....
4. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?
-YES.....
5. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?
-YES.....

APRIL FILING

6. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
-YES.....
7. Will Management's Discussion and Analysis be filed by April 1?
-YES.....
8. Will the Investment Risk Interrogatories be filed by April 1?
-YES.....

MAY FILING

9. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?
-YES.....

JUNE FILING

10. Will an audited financial report be filed by June 1?
-YES.....

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
-NO.....
12. Will the Financial Guaranty Insurance Exhibit be filed March 1?
-NO.....
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
-NO.....
14. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
-NO.....
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
-NO.....
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?
-NO.....
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?
-NO.....

APRIL FILING

18. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
-NO.....
19. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
-NO.....
20. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
-NO.....










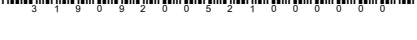
Explanation:

11.
12.
13.
14.
15.
16.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17.
18.
19.
20.

Bar Code:

11.	 319092005420000000
12.	 319092005240000000
13.	 319092005360580000
14.	 319092005450000000
15.	 319092005490000000
16.	 319092005385000000
17.	 319092005401000000
18.	 319092005230580000
19.	 319092005330580000
20.	 319092005210000000

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